ANNUAL REPORT

OF THE

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

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January 1, 1990 through December 31, 1990

THOMAS L. WRIGHT, COMMISSIONER

DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI
1206 WOOLFOLK STATE OFFICE BUILDING
501 NORTH WEST STREET
JACKSON, MISSISSIPPI 39201

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(601) 359-1031
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To the Honorable Senate
and House of Representatives
State of Mississippi

As Commissioner of the Department of Banking and Consumer Finance, it is my privilege to submit for your consideration and review, the Report of the Department of Banking and Consumer Finance reflecting all operations of the department for the calendar year 1990, pursuant to provisions of Section 81-1-113, Mississippi Code of 1972, Annotated.

Deposits increased approximately $593,715,000 from 1989 with the number of state-chartered banks increasing from 96 to 97 due to the chartering and opening of one new bank, Delta Bank & Trust, Drew.

As of December, 1990, the department also regulated 781 small loan licensees, 49 credit unions, 157 licensees under the Motor Vehicle Sales Finance Act, 21 issuers of Money Orders under the Check Sales Act and 1 trust company.

The department will continue its policy of being an advocate of banking and seeking every means available to improve any financial institution found to be in need of assistance.

Sincerely,

Thomas L. Wright
Commissioner

ROSTER OF COMMISSIONERS

Banking Department

J. S. Love*	January 1, 1923 to December 31, 1934

Department of Bank Supervision

Marion D. Brett*	December 31, 1934 to December 31, 1936
J. C. Fair*	January 1, 1937 to December 31, 1940
Sidney L. McLaurin*	January 1, 1941 to May 26, 1942
Joe W. Latham*	May 27, 1942 to September 27, 1947 (Re-appointed January 1, 1945) (Resigned September 27, 1947)
C. T. Johnson*	September 27, 1947 to January 31, 1955 (Re-appointed January 1, 1949) (Re-appointed January 1, 1953) (Resigned January 31, 1955)
Joe W. Latham*	January 31, 1955 to February 4, 1957 (Re-appointed January 1, 1957) (Resigned February 4, 1957)
W. P. McMullan, Jr.	February 4, 1957 to January 5, 1960 (Resigned January 5, 1960)
Robert D. Morrow*	January 5, 1960 to December 30, 1960 (Resigned December 30, 1960)
Llewellyn Brown*	December 30, 1960 to January 19, 1966 (Re-appointed January 1, 1965)
O. B. Bowen, Jr.	March 9, 1966 to February 14, 1968 (Resigned February 14, 1968)
Horace Steele*	February 14, 1968 to January 2, 1973 (Re-appointed January 1, 1969)
James H. Means	January 2, 1973 to March 20, 1980

Department of Banking and Consumer Finance

Frank C. Allen	March 21, 1980 to July 10, 1980
Alanson V. Turnbough	(Acting Commissioner) July 11, 1980 to December 14, 1980
Glenn Smith*	December 15, 1980 to March 21, 1984
Jean S. Porter	March 22, 1984 to April 30, 1988
Alanson V. Turnbough	(Acting Commissioner) May 1, 1988 to July 17, 1988
Thomas L. Wright	July 18, 1988

*Deceased

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STATE BOARD OF BANKING REVIEW

James M. Biglane	Natchez	March 24, 1994
Jimmie Mae Goodloe	Canton	March 24, 1993
Bobby P. Martin	Ripley	March 24, 1995
Dalton McGuire, Sr.	Gulfport	March 24, 1992
Bill J. Roberson	Hernando	March 24, 1991

DEPARTMENT OF BANKING AND CONSUMER FINANCE

Thomas L. Wright	Jackson	Commissioner
Alanson V. Turnbough	Jackson	Deputy Commissioner
Billy P. Lane	Clinton	Administrative Supervising Examiner
Helen B. Napier	Jackson	Administrative Supervising Examiner
Grace J. Ray	Jackson	Administrative Secretary – Confidential
Shannon K. Hume	Madison	Administrative Assistant
N. Rosina Echols	Jackson	Administrative Assistant

STATE BANK EXAMINERS

John S. Allison	Jackson	Assistant Deputy Commissioner
Ronald L. Bailey	Kosciusko	Bank Examiner III
Ronald W. Bond	Clinton	Bank Examiner III
Karmalea S. Brantley	Madison	Bank Examiner II
Stanley W. Cunningham	Louisville	Bank Examiner III
Newton E. Ford	Brandon	Field Supervising Examiner
Gregory L. Goldberg	Jackson	Bank Examiner III
Bobbie L. Hillman	Jackson	Bank Examiner II
James S. Hubbard	Jackson	Bank Examiner Trainee
John R. Jackson	Jackson	Field Supervising Examiner
Kenneth H. Leavell	Ridgeland	Bank Examiner I
Paul T. Lion	Long Beach	Bank Examiner Trainee
Charlotte A. Meiners	Jackson	Bank Examiner II
John J. Miller	Jackson	Bank Examiner II
Robert S. Moore	Southaven	Bank Examiner II
Ralph L. Peeples	Ridgeland	Bank Examiner I
Jerry W. Ray	Louisville	Field Supervising Examiner
William E. Stone	Meridian	Bank Examiner III

STATE BANKING EXAMINERS - SMALL LOANS

Hayward L. Harmon	Batesville	Small Loan Examiner III
James D. Pardue, Sr.	Pearl	Small Loan Examiner II
Ennis M. Pender, Jr.	Yazoo City	Small Loan Examiner II
Clark Simmons, Jr.	McComb	Small Loan Examiner III
Billy M. Tannehill	Jackson	Field Supervising Examiner

STATE BANKING EXAMINERS - CREDIT UNIONS

Terry E. Dodgen	Brandon	Credit Union Examiner III
James R. Harrison	Columbus	Credit Union Examiner III

STATUTORY AUTHORITIES

Mississippi Code of 1972

Banks	Sections 81-1-1, et. seq.
Check Sales Act	Sections 75-15-1, seq.
Credit Unions	Sections 81-13-1, et. seq.
Lenders Licensed under the Small Loan Regulatory and Small Loan Privilege Tax Acts	Sections 76-67-101, et. seq. Sections 75-67-201, et. seq.
Motor Vehicle Finance Act	Sections 61-19-1, et. seq.
Trust Companies	Sections 83-3-3, et. seq.

BANK SECURITIES CORPORATIONS

(Section 81-5-29, Mississippi Code of 1972)

Gulfport	Hancock Bank Securities Corporation (Chartered December 17, 1936)
Mantee	Mantee Bank Securities Corporation (Chartered July 11, 1984)
Newton	Newton County Bank Securities Corporation (Chartered January 28, 1936)
Tupelo	Tupelo Bank Securities Corporation (Chartered February 14, 1936) (Inactive)

TRUST COMPANIES

(Section 81-3-3, Mississippi Code of 1972)

Jackson	Guardian Trust Company

SCHOOLS / SEMINARS / TRAINING PROGRAMS

	REGISTRATION	TRAVEL
IN-STATE		
Data Processing Fundamentals		
Raymond, Mississippi		
Dan Pardue	$ 137.50	$
Intro to Micro Computers & MS-DOS		
Raymond, Mississippi		
Dan Pardue	121.00	
Rosina Echols	118.50	
Lotus 123 (Introduction)		
Raymond, Mississippi		
Dan Pardue	128.00	
Rosina Echols	128.00	
OUT OF STATE		
Off Balance Sheet Risk		
Washington, D.C.		
Ron Bond	300.00	701.22
Conducting Meetings with Management		
Washington, D.C.		
Ron Bailey	200.00	908.98
White Collar Crime School		
Arlington, Virginia		
John R. Jackson	300.00	939.40
Jerry Ray	300.00	970.61
Credit Analysis		
Washington, D.C.		
Ted Warren	176.72	1,435.05
Karma Brantley	176.72	1,656.35
Trust Examination		
Arlington, Virginia		
Charlotte Meiners	250.00	1,868.55
John J. Miller	250.00	1,733.75
Credit Analysis		
Washington, D.C.		
Bobbie Hillman	177.35	1,307.34
John J. Miller	177.35	1,608.43
Conducting Meetings with Management		
Washington, D.C.	200.00	
Credit Evaluation		
Atlanta, Georgia		
Ken Leavell	400.00	1,586.64
Larry Peeples	400.00	1,703.69
CSBS Bank Operations		
St. Louis, Missouri		
Sam Hubbard	400.00	1,402.85
Paul Lion	400.00	1,340.35

	REGISTRATION	TRAVEL
Graduate School of Banking		
Baton Rouge, Louisiana		
Robert Moore	1,500.00	553.33
Charlotte Meiners	1,500.00	250.40
Glenn Driskell		242.38
Greg Goldberg		241.20
W. E. Stone		225.19
Conducting Meetings with Management		
Washington, D.C.		
John R. Jackson	200.00	55.00
NCUA Portable Computer Training		
New Orleans, Louisiana		
Terry Dodgen		24.70
James R. Harrison		40.88
White Collar Crime		
Washington, D.C.		
Ron Bailey	300.00	990.20
John R. Allison	300.00	973.59
Off Balance Sheet Risk		
Washington, D.C.		
W. E. Stone	300.00	903.57
NCUA School		
Dallas, Texas		
Dodgen		85.20
Off Balance Sheet Risk		
Washington, D.C.		
Stanley Cunningham	300.00	868.99
NACCA Continuing Education School		
St. Louis, Missouri		
Hayward Harmon		709.92
Helen Napier		456.85
Dan Pardue		842.89
Marty Pender		895.69
Clark Simmons		791.92
Billy Tannehill		936.52
Graduate School of Banking		
Baton Rouge, Louisiana		
John J. Miller	15.00	
Robert Moore	1,600.00	
Charlotte Meiners	1,600.00	
Conducting Meetings with Management		
Washington, D.C.		
Jerry Ray	200.00	951.80
Off Balance Sheet Risk		
Washington, D.C.		
John Allison	300.00	1,165.87
	$ 12,856.14	$ 31,369.30

OUT-OF-STATE TRAVEL (Meeting & Conferences)

	REGISTRATION	TRAVEL
(NACCA) National Association of Consumer Credit Administrators		
Dallas, Texas		
Helen Napier	$	$ 935.55
Miss. Consumer Finance Association Convention		
Perdido Beach, Alabama		
Hayward Harmon	300.00	642.72
Dan Pardue	300.00	579.33
Marty Pender	300.00	607.78
Clark Simmons	300.00	
Billy Tannehill	300.00	549.78
Helen Napier	300.00	547.33
Thomas L. Wright	300.00	455.23
Motor Vehicle Examinations		
Louisiana		
Clark Simmons		195.92
Southern Financial Conference		
Point Clear, Alabama		
Helen Napier		468.10
RTC Bid Meeting		
Atlanta, Georgia		
John Allison		439.20
NCUA Conference		
Phoenix, Arizona		
Thomas L. Wright		212.50
CSBS Annual Conference		
San Francisco, California		
Thomas L. Wright		1,210.85
Alan Turnbough	580.00	1,108.95
John Allison		1,198.24
NASCUS Annual Convention		
Vail, Colorado		
Terry Dodgen	450.00	1,197.68
Resolution Trust Bid Opening		
Washington, D.C.		
John Allison		641.66
Resolution Trust Bid Opening		
Atlanta, Georgia		
John Allison		326.00
Alan Turnbough		326.00
Resolution Trust Bid Opening		
Atlanta, Georgia		
John Allison		401.85
Alan Turnbough		372.50
Resolution Trust Bid Opening		
New Orleans, Louisiana		
Alan Turnbough		40.25

	REGISTRATION	TRAVEL
Office of the Comptroller of Currenty Interagency Conference		
Atlanta, Georgia		
John Allison		392.25
Alan Turnbough		372.50
Resolution Trust Bid Opening		
Memphis, Tennessee		
Alan Turnbough		146.00
Federal Reserve Interagency Bank Holding Company Meeting		
Atlanta, Georgia		
Alan Turnbough		371.60
	$ 3,130.00	$ 13,739.77

IN-STATE CONFERENCE

MCUS Conference, Biloxi
Terry Dodgen

MCUS Meeting, Jackson
Terry Dodgen (2)

Young Bankers Conference, Biloxi
Ron Bailey
Ron Bond
Glenn Driskell
Greg Goldberg
Bobbie Hillman
Sam Hubbard
Ken Leavell
Paul Lion
Charlotte Meiners
John J. Miller
Robert Moore
Larry Peeples
Jerry Ray
W. E. Stone

Mississippi Bankers Association Conference, Biloxi
John Allison
Billy Lane

FUND 3511
January 1, 1990 to December 31, 1990

STATE TREASURER BALANCE, January 1, 1990			**$ 766,661.25**
INCOME:			
Bank Assessment	$1,181,271.25		
License Fees - Sale of Checks	9,210.00		
Credit Unions	93,661.00		
Call Reports - Other	1,442.06		
Branch Applications/Mergers	23,250.00		
			1,308,834.31
			2,075,495.56
DISBURSEMENTS:			
Salaries	829,438.41		
Per Diem	320.00		
Termination/Personal Leave	9,694.55		
Employers' Retirement	82,062.05		
FICA Matching	63,243.33		
Workers Compensation	2,440.67		
Group Insurance (Medical)	26,128.00		
Group Insurance, (Life)	1,558.05		
Unemployment Insurance Tax	1,642.92		
Cafe Plan	916.00		
		1,017,443.98	
Subsistence, Meals, Taxable, In-state	7,251.39		
Subsistence, Meals, In-state	55,828.33		
Subsistence, Lodging, In-state	88,839.32		
Travel, Private Vehicle, In-state	114,081.40		
Other Travel	10,225.88		
Subsistence, Meals, Taxable, Out-of-state	101.00		
Subsistence, Meals, Out-of-state	9,194.49		
Subsistence, Lodging, Out-of-state	13,479.20		
Travel, Private Vehicle, Out-of-state	2,182.80		
Travel, Rental	200.44		
Travel, Public Carrier, Out-of-state	11,660.50		
Other Travel	3,764.13		
		316,808.88	
Tuition	9,623.14		
Employee Training	6,088.00		
		15,711.14	
Postage - Box Rent	7,537.00		
Telephone - Local Service	3,779.00		
Telephone - Long Distance	3,134.05		
Telephone - Line Rental	13,344.89		
		27,794.94	
Transportation of Goods	26.93		
Advertising and Public Information	326.17		
Rental, Floor Space	1,002.75		
Rental, Office Equipment	10,383.89		
Rental, Office Space	27,061.50		
Repair and Service Building	1,240.00		
Repair and Service Office Equipment	4,636.87		
Fees, Department of Audit	192.88		

Fees, State Personnel Board	2,835.00		
Court Costs	506.15		
Other Fees	163.00		
Membership Dues	9,709.00		
		58,084.14	
Computer Software	51.80		
Computer Software, Instructions	947.20		
CDPA - Local	25.17		
Printing, Binding	4,222.02		
Duplication and Reproduction Costs	1,522.00		
Office Supplies	3,564.53		
Paper Supplies	1,598.45		
Maps, Manuals	2,524.00		
Office Equipment (Not capital outlay)	188.80		
Supplies - Other	12.00		
Food for Persons	175.40		
Office Machines	1,929.44		
Return to Grantor	1,500.00		
		18,260.81	
			1,454,103.89
TOTAL STATE TREASURER, December 31, 1990			**$ 621,391.67**

PARTICIPATIONS BY EXAMINERS IN BANK EXAMINATIONS AND SURVEYS

	Bank Examinations	Surveys	Visitations
Allison	31	11	4
Bailey	32		
Bond	40		
Brantley	35		
Cunningham	37		
Driskell	22		
Ford	40		
Goldberg	32		
Hillman	38		
Hubbard	38		
Jackson	32		
Leavell	36		
Lion	28		
Meiners	35		
Miller	38		
Moore	36		
Peeples	40		
Ray	32		
Stone	33		
Warren	27		

FUND 3510
January 1, 1990 to December 31, 1990

STATE TREASURER BALANCE, JANUARY 1, 1990			$ 480,532.21
INCOME:			
License Fees, Small Loan		$ 226,350.00	
License Fees, Motor Vehicle		42,900.00	
Examination Fees, Small Loan		130,470.20	
Examination Fees, Motor Vehicle		11,100.00	
Other		1,300.91	
Cancelled Warrant		343.10	
			412,464.21
			892,996.42
DISBURSEMENTS:			
Salaries	$ 203,393.89		
Retirement	22,167.19		
FICA	15,215.87		
Workers Compensation	617.33		
Group Insurance (Medical)	6,629.00		
Group Insurance (Life)	418.20		
Unemployment Tax	420.00		
Cafe Plan	216.00		
Termination Pay	23,961.84		
		273,039.32	
Meals, Taxable, In-state	1,339.35		
Meals, In-state	12,451.70		
Lodging	19,166.62		
Travel - Private Vehicle	22,017.76		
Travel - Other	2,067.41		
Meals - Out-of-state	619.90		
Lodging - Out-of-state	2,702.22		
Travel - Private Vehicle	872.20		
Travel - Public Carrier	148.00		
Travel - Other	184.19		
		61,569.35	
Employee Training		2,433.00	
Postage	3,362.00		
Telephone - Local	900.00		
Telephone - Long Distance	697.92		
Telephone - Line Renewals	568.75		
		5,528.67	
Advertising		35.79	
Rental, Office Equipment	147.00		
Rental, Office Space	14,750.00		
Repair, Office Equipment	55.00		
Repair, Buildings	618.00		
		15,570.00	
Fees - Department of Audit	40.26		
Fees - State Personnel Board	735.00		
Court Costs	282.00		
Other Fees	39.60		

Computer Software - Instructions	305.00		
Computer Software - Instructions	776.00		
CDPA - Usage Fees	21.77		
Data Processing/Communication Line	290.00		
Printing, Binding	1,555.59		
Duplication and Reproduction	197.40		
Office Supplies and Materials	90.79		
Paper Supplies	153.80		
Office Equipment	210.00		
Food for Persons	89.80		
		4,987.01	
Office Machines	428.00		
Data Processing Equipment	3,938.00		
		4,366.00	
Transfer of Funds to General Funds		200,000.00	
Returned to Lender		600.00	
Total Disbursements			567,529 14
TOTAL STATE TREASURER, December 31, 1990			**$324,867.28**

SALARIES AND TRAVEL
JANUARY 1, 1990 — DECEMBER 31, 1990

FUND 3511	**Salaries**	**Travel**
John S. Allison	$ 42,301.17	$ 19,144.20
Ronald L. Bailey	32,742.03	17,912.13
Ronald W. Bond	36,966.15	12,185.05
Karmalea Brantley	20,855.76	13,705.18
Stanley W. Cunningham	28,270.32	12,499.18
Terry E. Dodgen	35,110.92	14,889.90
Glenn G. Driskell	21,219.52	9,054.59
Newton E. Ford	34,408.64	15,199.53
Gregory L. Goldberg	30,073.96	12,318.91
James R. Harrison	35,810.16	13,167.86
Bobbie L. Hillman	24,118.66	12,097.21
John Samuel Hubbard	17,537.19	15,320.45
Shannon K. Hume	19,838.34	—
John R. Jackson	40,224.40	10,995.80
Billy P. Lane	41,669.82	213.39
Kenneth Leavell	20,135.76	14,990.28
Paul T. Lion	14,677.81	13,794.98
Charlotte A. Meiners	23,626.47	11,469.47
John J. Miller	23,351.64	14,967.65
Robert S. Moore	23,047.29	16,121.53
Ralph L. Peeples	20,135.76	15,732.01
Grace J. Ray	26,734.20	—
Jerry W. Ray	38,215.59	16,003.57
William E. Stone	39,140.64	13,192.65
Alanson V. Turnbough	46,819 86	3,692.70
Ted S. Warren	41,283.75	10,288.79
Thomas L. Wright	49,200.00	2,659.68
Lisa L. Bryant (Termination Pay)	5,211.40	
John R. Childress (Termination Pay)	2,405.75	
Hayward Harmon		709.92
Helen Napier		497.25
Dan Pardue		842.89
Marty Pender		895.69
Clark Simmons		791.92
Billy Tannehill		936.52
Banking Board	320.00	518.00
TOTALS – FUND 3511	$839,452.96	$316,808.88
FUND 3510		
N. Rosina Echols	19,942.65	113.56
Hayward L. Harmon	29,084.34	13,446.00
Helen B. Napier	39,259.17	2,030.98
James Daniel Pardue	23,626.47	12,019.79
Ennis Martel Pender	16,443.31	10,355.70
Clark Simmons, Jr.	35,465.76	14,385.72
Billy M. Tannehill	39,572.19	9,217.60
Jean Miller (Death Claim)	23,961.84	—
TOTALS – FUND 3510	$227,355.73	$ 61,569.35

REPORT OF CONDITION

December 31, 1990

		State	National	Total
Number of Banks		97	26	123
Number of Branches	(Dollar Amounts in Thousands)	559	350	909
ASSETS				
Cash and balances due from depository institutions				
a. Noninterest-bearing balances and currency and coin		548,154	606,545	1,154,699
b. Interest-bearing balances		78,935	131,832	210,767
Securities		3,610,757	3,117,391	6,728,148
Federal funds sold and securities purchased under agreements to resell				
a. Federal funds sold		436,129	447,890	884,019
b. Securities purchased under agreements to resell		20,200	108,925	129,125
Loans and lease financing receivables:				
a. Loans and leases, net of unearned income		6,150,251	5,329,258	11,479,509
b. LESS: Allowance for loan and lease losses		(104,065)	(99,183)	(203,248)
c. LESS: Allocated transfer risk reserve				
d. Loans and leases, net of unearned income, allowance, and reserve				
Assets held in trading accounts		2,224	1,753	3,977
Premises and fixed assets (including capitalized leases)		224,022	175,609	399,631
Other real estate owned		48,983	57,033	106,016
Investments in unconsolidated subsidiaries and associated companies		6,366		6,366
Customers' liability to this bank on acceptances outstanding				
Intangible assets		23,714	45,423	69,137
Other assets		220,234	236,425	456,659
TOTAL ASSETS		11,265,904	10,158,901	21,424,805
a. Loans deferred pursuant to 12 U.S.C. 1823(j)		1,474		1,474
b. Total assets and losses deferred pursuant to 12 U.S.C. 1823(j)		11,267,378	10,158,901	21,426,279
LIABILITIES				
Deposits				
a. In domestic offices				
(1) Noninterest-bearing		1,373,514	1,400,926	2,774,440
(2) Interest-bearing		8,616,991	7,110,364	15,727,355
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs				
(1) Noninterest-bearing				
(2) Interest-bearing				
Federal funds purchased and securities sold under agreement to repurchase				
a. Federal funds purchased		64,069	497,748	561,817
b. Securities sold under agreements to repurchase		74,477	262,605	337,082
Demand notes issued to the U.S. Treasury		32,569	9,686	42,255
Other borrowed money		17,295	16,131	33,426
Mortgage indebtedness and obligations under capitalized leases		9,231	3,356	12,587
Bank's liability on acceptances executed and outstanding				
Notes and debentures subordinated to deposits		3,680		3,680
Other liabilities		147,451	159,166	306,617
TOTAL LIABILITIES		10,339,277	9,459,982	19,799,259
Limited-life preferred stock				
EQUITY CAPITAL				
Perpetual preferred stock		1,878		1,878
Common stock		68,359	48,463	116,822
Surplus		793,102	533,936	1,327,038
Undivided profits and capital reserves		71,507	117,067	188,574
LESS: Net unrealized loss on marketable equity securities		(8,219)	(547)	(8,766)
Cumulative foreign currency translation adjustments				
TOTAL EQUITY CAPITAL		926,627	698,919	1,625,546
a. Losses deferred pursuant to 12 U.S.C. 1823(j)		1,474		1,474
b. Total equity capital and losses deferred pursuant to 12 U.S.C. 1823(j)		928,101	698,919	1,627,020
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, EQUITY CAPITAL AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(j)		11,267,378	10,158,901	21,426,279

TOTAL ASSETS OF INDIVIDUAL NATIONAL BANKS INCLUDING BRANCHES

December 31, 1990

(Dollar amounts in Thousands)

Clarksdale	First National Bank of Clarksdale	$ 86,202
Cleveland	First National Bank of Bolivar County	22,829
Columbus	First Columbus National Bank	182,641
Corinth	National Bank of Commerce of Corinth	104,890
Hazlehurst	Copiah Bank, N.A.	62,758
Iuka	First American National Bank	69,797
Jackson	Consumer National Bank	15,233
Jackson	Deposit Guaranty National Bank	3,860,764
Jackson	Trustmark National Bank	3,693,248
Lexington	First National Bank of Holmes County	86,787
Lucedale	First National Bank of Lucedale	36,175
McComb	Pike County National Bank	54,789
Meridian	The Citizens National Bank of Meridian	296,823
Meridian	Great Southern National Bank	162,920
Natchez	Britton & Koontz First National Bank	84,238
New Albany	First National Bank	148,934
Oxford	The First National Bank of Oxford	86,037
Pascagoula	Citizens National Bank	49,665
Picayune	First National Bank of Picayune	50,967
Pontotoc	The First National Bank of Pontotoc	104,854
Rosedale	First National Bank	23,567
Starkville	National Bank of Commerce of Mississippi	363,334
Vicksburg	First National Bank of Vicksburg	255,871
Vicksburg	Merchants National Bank	174,505
West Point	The First National Bank of West Point	54,891
Wiggins	First National Bank of Wiggins	26,182
		10,158,901

TOTAL ASSETS OF INDIVIDUAL STATE BANKS INCLUDING BRANCHES

December 31, 1990

(Dollar amounts in Thousands)

Amory	Security Bank of Amory	$ 107,482
Anguilla	Bank of Anguilla	51,638
Baldwyn	Farmers and Merchants Bank	51,405
Batesville	Batesville Security Bank	102,162
Bay St. Louis	Merchants Bank & Trust Company	121,959
Bay Springs	Jasper County Bank	62,128
Belzoni	Citizens Bank & Trust Company	157,630
Belzoni	Guaranty Bank & Trust Company	88,446
Benoit	Bank of Benoit	8,365
Biloxi	Jefferson Bank	30,005
Biloxi	The Peoples Bank	262,482
Brookhaven	State Bank & Trust Company	78,227
Bruce	Farmers and Merchants Bank	23,226
Byhalia	Citizens Bank	28,898
Carthage	The Carthage Bank	94,483
Charleston	Tallahatchie County Bank	25,023
Clarksdale	United Southern Bank	357,499
Cleveland	The Cleveland State Bank	118,185
Cleveland	The Valley Bank	34,970
Coldwater	Citizens Bank	23,759
Collins	Covington County Bank	30,424
Columbia	The Citizens Bank	100,843
Columbus	UniSouth Banking Corporation	151,703
Como	New South Bank	26,319
Crystal Springs	Bank of the South	14,056
DeKalb	Commercial Bank of DeKalb	49,071
Drew	Delta Bank & Trust	8,187
Duck Hill	Duck Hill Bank	15,660
Edwards	The Bank of Edwards	15,029
Ellisville	Merchants and Manufacturers Bank of Ellisville	95,377
Falkner	The Bank of Falkner	30,577
Fayette	The Jefferson County Bank	7,459
Flora	Bank of Flora	27,793
Forest	The Bank of Forest	90,858
Forest	Farmers and Merchants Bank	83,693
Foxworth	Foxworth Bank	50,486
Greenwood	Bank of Commerce	98,899
Grenada	Sunburst Bank	1,486,493
Gulfport	Hancock Bank	1,067,810
Hollandale	Bank of Hollandale	47,661
Holly Springs	Bank of Holly Springs	53,578
Holly Springs	First State Bank	60,440
Holly Springs	Merchants & Farmers Bank of Holly Springs	29,030
Indianola	Peoples Bank of the Delta	63,565
Indianola	Planters Bank and Trust Company	136,335
Iuka	Iuka Guaranty Bank	104,858
Kilmichael	Bank of Kilmichael	24,998
Kosciusko	Merchants and Farmers Bank	296,982
Lexington	Holmes County Bank & Trust Company	50,744
Louisville	Citizens Bank & Trust Company	55,977

Lucedale	Bank of Lucedale	68,065
Macon	The Merchants & Farmers Bank	68,569
Magee	Bank of Simpson County	72,512
Mantee	OmniBank	140,529
Marks	Citizens Bank & Trust Company of Marks	43,018
McComb	First Bank	172,384
Meadville	Bank of Franklin	63,465
Mendenhall	Peoples Bank	75,742
Morton	Bank of Morton	41,664
Morton	Citizens Bank and Trust Company	51,264
Natchez	United Mississippi Bank	85,870
New Albany	Bank of New Albany	145,421
New Augusta	Perry County Bank	24,433
Newton	Newton County Bank	97,737
North Carrollton	Peoples Bank & Trust Company	15,610
Okolona	The Bank of Okolona	33,510
Pascagoula	Merchants & Marine Bank	147,246
Philadelphia	Bank of Philadelphia	73,547
Philadelphia	The Citizens Bank of Philadelphia	167,548
Port Gibson	The Mississippi Southern Bank	26,181
Port Gibson	Port Gibson Bank	58,622
Purvis	Lamar County Bank	85,512
Quitman	Southeast Mississippi Bank	108,007
Raleigh	The Bank of Raleigh	30,829
Raymond	Merchants and Planters Bank	26,459
Richton	Richton Bank and Trust Company	42,978
Ripley	The Peoples Bank	152,629
Ruleville	Bank of Ruleville	14,675
Sardis	Bank of Sardis	27,709
Senatobia	Peoples Bank of Senatobia	74,715
Senatobia	Senatobia Bank	57,988
Shelby	The Bank of Bolivar County	13,387
Taylorsville	Smith County Bank	52,702
Tunica	Northwest Bank	35,545
Tunica	Planters Bank	44,917
Tupelo	Bank of Mississippi	1,509,353
Tupelo	The Peoples Bank & Trust Company	636,495
Tylertown	Walthall Citizens Bank	35,409
Walnut	The Bank of Walnut	11,151
Walnut Grove	Bank of Walnut Grove	24,168
Water Valley	The Mechanics Savings Bank of Water Valley	50,805
Waynesboro	First State Bank	129,127
Webb	The Bank of Webb	6,161
Wiggins	Bank of Wiggins	52,570
Winona	Bank of Winona	54,176
Woodville	Commercial Bank	28,073
Yazoo City	Bank of Yazoo City	86,044
		$ 11,267,378

BANK CHANGES - 1990

Merchants and Farmers Bank, 209 Commerce Street, Suite A, Brandon, a branch bank of Merchants and Farmers Bank, Kosciusko, opened for business, January 5, 1990.

Sunburst Bank, Oxford, a branch bank of Sunburst Bank, Grenada, changed the domicile of the branch bank from 301 South Lamar Boulevard to 1121 Jackson Avenue, both locations within Oxford, effective January 29, 1990.

Barnes Crossing Mall Branch Office (Inside), Barnes Crossing Mall, 1001 Barnes Crossing Road, Tupelo, a branch bank of the Bank of Mississippi, Tupelo, opened for business, March 7, 1990.

Barnes Crossing Mall ATM (Inside), Barnes Crossing Mall, 1001 Barnes Crossing Road, Tupelo, an electronic terminal of the Bank of Mississippi, Tupelo, opened for business, March 7, 1990.

North Mississippi Medical Center ATM, North Mississippi Medical Center, 830 South Gloster Street, Tupelo, an electronic terminal of the Bank of Mississippi, Tupelo, opened for business, March 19, 1990.

William Teller ATM, North Mississippi Medical Center, 830 South Gloster Street, Tupelo, an electronic terminal of The Peoples Bank & Trust Company, Tupelo, opened for business, March 19, 1990.

South Broadway Branch Office, a branch office of First Bank, McComb, changed the domicile of the branch office from 628 South Broadway to 315 Third Street, both locations within McComb, with a new branch title of Express Branch Office, effective March 21, 1990.

East Main Branch Office, a branch bank of The Peoples Bank & Trust Company, Tupelo, changed the domicile of the branch bank from 802 East Main Street to 155 Veterans Boulevard South, both locations within Tupelo, effective April 9, 1990.

Chantilly Branch Office, 519 Chantilly Street, Laurel, a branch bank of Sunburst Bank, Grenada, discontinued operations at the close of business, April 20, 1990.

Westgate Branch Office, 1009 Lee Drive, Clarksdale, a branch bank of Sunburst Bank, Grenada, discontinued operations at the close of business, May 11, 1990.

Handy Bank, Mississippi Gulf Coast Coliseum Convention Center, 2350 Beach Boulevard, Biloxi, an electronic terminal of Hancock Bank, Gulfport, opened for business, May 15, 1990.

Water Street Branch Office, 112 East Water Street, Biloxi, a branch bank of Bank of Mississippi, Tupelo, discontinued operations at the close of business, May 18, 1990.

East Express Branch Office, Highway 6 East and Keating Road, Batesville, a branch bank of Batesville Security Bank, Batesville, opened for business, June 1, 1990.

Metropolitan National Bank, Biloxi, including branches in Biloxi (2), Gautier, Gulfport (2), Ocean Springs (2), and Pascagoula, merged with and under the charter of Hancock Bank, Gulfport, effective at the open of business, June 4, 1990.

Money Market, Kroger Super Market, 2362 Pass Road, Biloxi, a branch bank of Sunburst Bank, Grenada, discontinued operations at the close of business, June 15, 1990.

Money Market, Kroger Super Marker, 490 d'Iberville Road, Biloxi, a branch bank of Sunburst Bank, Grenada, discontinued operations at the close of business, June 15, 1990.

Sunburst Bank, 665 Pass Road, Gulfport, a branch bank (Administrative Office) of Sunburst Bank, Grenada, discontinued operations at the close of business, June 15, 1990.

Money Market, Kroger Super Market, 665 Pass Road, Gulfport, a branch bank of Sunburst Bank, Grenada, discontinued operations at the close of business, June 15, 1990.

Money Market, Kroger Super Market, Highway 49 and Dedeaux Road, Orange Grove (Gulfport), a branch bank of Sunburst Bank, Grenada, discontinued operations at the close of business, June 15, 1990.

Merchants and Farmers Bank (Unifirst), 105 West Jefferson Street, Kosciusko, a branch bank of Merchants and Farmers Bank, Kosciusko, opened for business, June 18, 1990.

Merchants and Farmers Bank, 542 East Main Street, Philadelphia, a branch bank of Merchants and Farmers Bank, Kosciusko, opened for business, June 18, 1990.

Newton County Bank (Unifirst), 110 Decatur Street, Newton, a branch bank of Newton County Bank, Newton, opened for business, June 18, 1990.

Hancock Bank (Unifirst), 200 Highway 26 East, Poplarville, a branch bank of Hancock Bank, Gulfport, opened for business, June 18, 1990 .

Market Street Branch Office, 1008 Market Street, Port Gibson, a branch bank of Port Gibson Bank, Port Gibson, opened for business, June 18, 1990.

East Broadway Branch Office, 210 East Broadway, Yazoo City, a branch bank of Citizens Bank & Trust Company, Belzoni, opened for business, June 18, 1990.

Southern Sam ATM, Wal-Mart Stores, Inc., Highway 61 South, Clarksdale, an electronic terminal of United Southern Bank, Clarksdale, discontinued operations at the close of business, June 18, 1990 .

Hancock Bank (Metropolitan), 2104 Highway 90, Gautier, a branch bank of Hancock Bank, Gulfport, discontinued operations at the close of business, June 22, 1990.

Delta Bank & Trust, 108 North Main Street, Drew, successor to Delta Federal Savings and Loan, Drew, a failed thrift institution, opened for business, July 2, 1990.

Delta Bank & Trust, 398 Ruby Avenue, Ruleville, a branch bank of Delta Bank & Trust, Drew, opened for business, July 2, 1990.

Merchants & Marine Bank 24-Hour Teller, Jerry Lee's Grocery & Market, 1804 Ingalls Avenue, Pascagoula, an off premise electronic terminal of Merchants & Marine Bank, Pascagoula, opened for business, July 9, 1990.

Southern Sam ATM, Wal-Mart Stores, Inc., State Line Road, Southaven, an electronic terminal of United Southern Bank, Clarksdale, discontinued operations at the close of business, July 12, 1990.

Greenville South Shopping Center Branch Office, Greenville South Shopping Center, Highway 1 South, Greenville, a branch bank of Bank of Hollandale, Hollandale, opened for business, July 14, 1990.

Hancock Bank (Unifirst), 200 Highway 26 East, Poplarville, a branch bank of Hancock Bank, Gulfport, discontinued operations at the close of business, July 18, 1990.

Cracker Barrel ATM, 515 Highway 51 South, Brookhaven, an off premise electronic terminal of State Bank & Trust Company, Brookhaven, began operations July 20, 1990.

Piggly Wiggly Supermarket Branch, Batesville Shopping Center, 120 Keating Road, Batesville, a branch bank of United Southern Bank, Clarksdale, opened for business, July 25, 1990.

United Southern Bank, 316 Main Street, Jonestown, a branch bank of United Southern Bank, Clarksdale, discontinued operations at the close of business, July 31, 1990.

Merchants and Farmers Bank (Unifirst), 105 West Jefferson Street, Kosciusko, a branch bank of Merchants and Farmers Bank, Kosciusko, discontinued operations at the close of business, July 31, 1990.

Super Basics Branch, 1415 Goodman Road, Horn Lake, a branch bank of Bank of Mississippi, Tupelo, opened for business, August 1, 1990.

The Citizens Bank of Philadelphia, Bell Street and Main Avenue, DeKalb, a branch bank of The Citizens Bank of Philadelphia, Philadelphia, opened for business, August 2, 1990.

23rd Avenue Branch Office, 1422 23rd Avenue, Gulfport, a branch bank of Hancock Bank, Gulfport, discontinued operations at the close of business, August 7, 1990.

Merchants and Farmers Bank Drive-In, Church Street and Highway 407, Winona, a drive-in teller window of The Peoples Bank & Trust Company, Tupelo, discontinued operations at the close of business, August 31, 1990.

Colonial Mart ATM, 550 Parkway Drive Jackson, an off premise electronic terminal of Sunburst Bank, Grenada, discontinued operations at the close of business September 7, 1990.

Grand Gulf Branch Bank, Grand Gulf Nuclear Plant, Port Gibson, a branch bank of The Mississippi Southern Bank, Port Gibson, opened for business, September 19, 1990.

Northside Amoco ATM, 1157 Northside Drive, Jackson, an off-premise electronic terminal of Sunburst Bank, Grenada, began operations September 20, 1990.

The Peoples Bank of Biloxi, Biloxi, by charter amendment, changed the name of the bank to The Peoples Bank, Biloxi, Mississippi, effective September 21, 1990.

Merchants and Farmers Bank, Main Street, Ethel, a branch bank of Merchants and Farmers Bank, Kosciusko, discontinued operations at the close of business, September 21, 1990.

Citizens Cash ATM, Amoco Food Shop, Highway 49 West, Belzoni, an off premise electronic terminal of Citizens Bank & Trust Company, Belzoni, began operations, September 25, 1990.

Citizens Cash ATM, Tower Plaza Shopping Center, Highways 43 and 16, Canton, an off premise electronic terminal of Citizens Bank & Trust Company, Belzoni, began operations, September 25, 1990.

Citizens Cash ATM, K Mart Plaza Shopping Center, Highway 49 East and 15th Street, Yazoo City, an off premise electronic terminal of Citizens Bank & Trust Company, Belzoni, began operations, September 25, 1990.

Lehmberg Road Branch Office, 1245 Lehmberg Road, Columbus, a branch bank of UniSouth Banking Corporation, Columbus, opened for business, October 1, 1990.

The Bank of Forest (Central Branch), 104 East Third Street, Forest, a branch bank of The Bank of Forest, Forest, opened for business, October 1, 1990.

The Bank of Forest, 4915 I-55 North, Jackson, a branch bank of The Bank of Forest, Forest, opened for business, October 1, 1990.

Madison Amoco ATM, 1008 Highway 51, Madison, an off premise electronic terminal of Sunburst Bank, Grenada, began operations, October 5, 1990.

Barnes Crossing Mall Branch Office (Outside), 1001 Barnes Crossing Road, Tupelo, a branch bank of Bank of Mississippi, Tupelo, opened for business, October 8, 1990.

Goyer Center Branch Office, 162 North Harvey Street, Greenville, a branch office of Sunburst Bank, Grenada, discontinued operations at the close of business, October 26, 1990.

Washington Avenue Branch Motor Bank, 701 Church Street, Ocean Springs, a branch bank of Hancock Bank, Gulfport, opened for business, October 29, 1990.

Bank of Coffeeville Drive-In, Front and Depot Streets, Coffeeville, a drive-in teller window of The Peoples Bank & Trust Company, Tupelo, discontinued operations at the close of business, November 2, 1990.

The Bank of Forest (Central Branch), 104 East Third Street, Forest, a branch bank of The Bank of Forest, Forest, discontinued operations at the close of business, November 30, 1990.

The Bank of Forest, 4915 I-55 North, Jackson, a branch bank of The Bank of Forest, Forest, discontinued operations at the close of business, November 30, 1990.

Purchase of certain assets and assumption of liability to pay deposits in the Hinds County branches (Clinton and Jackson) of the United Mississippi Bank, Natchez, by Bank of Mississippi, Tupelo, effective December 3, 1990.

Telephone Road Branch Office, Highway 90 and Telephone Road, Pascagoula, a branch of Hancock Bank, Gulfport, discontinued operations at the close of business, December 12, 1990.

State Bank of Como, Como, by charter amendment, changed the name of the bank to New South Bank, Como, including branches in Crenshaw and Southaven, effective December 19, 1990.

The Peoples Bank & Trust Company, 208 North Raymond Street, Verona, a branch bank of The Peoples Bank & Trust Company, Tupelo, opened for business, December 28, 1990.

Handy Bank, Jack Watson Plant, Lorraine Road at I-20, Gulfport, an off premise electronic terminal of Hancock Bank, Gulfport, discontinued operations at the close of business, December 31, 1990.

Handy Bank, Mississippi Power Company, 2992 West Beach Boulevard, Gulfport, an off premise electronic terminal of Hancock Bank, Gulfport, discontinued operations at the close of business, December 31, 1990.

BANK HOLDING COMPANIES – STATE

Bank	Holding Company	Approval Date
Batesville Security Bank Batesville	Security Capital Corporation Batesville	January 7, 1983
Merchants Bank & Trust Company Bay St. Louis	Merchants Bancshares, Inc. Bay St. Louis	October 23, 1987
Jasper County Bank Bay Springs	The Magnolia State Corporation Bay Springs	August 27, 1982
Citizens Bank & Trust Company Belzoni	Citizens Financial Corporation Belzoni	December 18, 1981
Guaranty Bank & Trust Company Belzoni	Guaranty Capital Corporation Belzoni	November 9, 1981
Jefferson Bank Biloxi	First Jefferson Corporation Biloxi	August 13, 1981
The Peoples Bank Biloxi	Peoples Financial Corporation Biloxi	March 13, 1985
State Bank & Trust Company Brookhaven	State Capital Corporation Brookhaven	December 24, 1981
Citizens Bank Byhalia	Marshall Financial Corporation Byhalia	October 24, 1984
The Carthage Bank Carthage	First Carthage Corporation Carthage	December 26, 1980
Tallahatchie County Bank Charleston	Tallahatchie Holding Company Charleston	January 13, 1984
United Southern Bank Clarksdale	United Planters Corporation Memphis, Tennessee	1971
The Valley Bank Cleveland	Valley Capital Corporation Cleveland	May 21, 1982
Citizens Bank Coldwater	Tate Financial Corporation Coldwater	October 2, 1984
The Citizens Bank Columbia	Citizens Corporation Columbia	October 13, 1987
New South Bank Como	SBS Financial Corporation Como	December 30, 1982

BANK HOLDING COMPANIES – STATE

Bank	Holding Company	Approval Date
Commercial Bank of DeKalb DeKalb	Commercial Capital Corporation DeKalb	August 20, 1984
Delta Bank & Trust Drew	Brighten Bancorp, Inc. Brighten, Tennessee	
Merchants and Manufacturers Bank of Ellisville Ellisville	M & M Bancorp, Inc. Ellisville	November 10, 1988
The Bank of Falkner Falkner	Falkner Capital Corporation Falkner	October 22, 1982
Bank of Flora Flora	Flora Financial Corporation Flora	June 23, 1981
The Bank of Forest Forest	First Forest Corporation Forest	August 17, 1983
Farmers and Merchants Bank Forest	Forest Bancorp Forest	February 9, 1978
Foxworth Bank Foxworth	Foxworth Corporation Foxworth	July 6, 1982
Sunburst Bank Grenada	Grenada Sunburst System Corporation Grenada	April 11, 1986
Hancock Bank Gulfport	Hancock Holding Company Gulfport	May 30, 1984
First State Bank Holly Springs	First State Capital Corporation Holly Springs	April 16, 1984
Peoples Bank of the Delta Indianola	Delta BanCorp Indianola	May 16, 1979
Planters Bank and Trust Company Indianola	Planters Holding Company Indianola	January 8, 1981
Merchants and Farmers Bank Kosciusko	First M & F Corporation Kosciusko	October 11, 1979

BANK HOLDING COMPANIES – STATE

Bank	Holding Company	Approval Date
Holmes County Bank & Trust Company Lexington	Holmes County Capital Corporation Lexington	November 29, 1981
Citizens Bank and Trust Company Louisville	CB&T Capital Corporation Louisville	May 13, 1985
The Merchants & Farmers Bank Macon	M & F Capital Corporation Macon	October 13, 1987
Bank of Simpson County Magee	Magnolia State Capital Corporation Magee	December 30, 1982
OmniBank Mantee	Colonial Capital Corporation Mantee	July 7, 1982
First Bank McComb	First Southwest Corporation McComb	October 16, 1981
Citizens Bank & Trust Company Morton	Central Capital Corporation Morton	April 16, 1982
United Mississippi Bank Natchez	Southwest Security, Inc. Natchez	December 12, 1980
Newton County Bank Newton	Newton County Bancorporation, Inc. Newton	November 29, 1985
Peoples Bank & Trust Company North Carrollton	Peoples Commerce Corporation North Carrollton	May 15, 1985
Bank of Philadelphia Philadelphia	Philadelphia Capital Corporation Philadelphia	May 14, 1982
The Citizens Bank of Philadelphia Philadelphia	Citizens Holding Company Philadelphia	May 14, 1982
Port Gibson Bank Port Gibson	Port Gibson Capital Corporation Port Gibson	November 16, 1981
Lamar County Bank Purvis	Lamar Capital Corporation Purvis	October 1, 1986

BANK HOLDING COMPANIES – STATE

Bank	Holding Company	Approval Date
Southeast Mississippi Bank Quitman	Southeast Mississippi Corporation Quitman	December 2, 1983
The Peoples Bank Ripley	The Peoples Corporation Ripley	October 28, 1981
Peoples Bank of Senatobia Senatobia	Peoples Commercial Services Corporation Senatobia	March 7, 1983
Bank of Mississippi Tupelo	Bancorp of Mississippi, Inc. Tupelo	April 9, 1982
The Peoples Bank and Trust Company Tupelo	The Peoples Holding Company Tupelo	April 22, 1983
Walthall Citizens Bank Tylertown	Walthall Capital Group, Ltd. Tylertown	March 11, 1983
First State Bank Waynesboro	First State Corporation Waynesboro	June 18, 1982
Bank of Yazoo City Yazoo City	Yazoo Capital Corporation Yazoo City	April 30, 1982

LIST OF ALL STATE AND NATIONAL BANKS AND BRANCHES

Alphabetized by Counties and Cities within Counties

December 31, 1990

STATE OF MISSISSIPPI

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Adams	Natchez	Britton & Koontz First National Bank	2
		United Mississippi Bank	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
Alcorn	Corinth	National Bank of Commerce of Corinth	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		The Peoples Bank & Trust Company Branch , The Peoples Bank & Trust Company, Tupelo	
	Rienzi	First American National Bank of Iuka Branch, First American National Bank of Iuka Iuka	
Amite	Gloster	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Liberty	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		First Bank Branch, First Bank, McComb	
Attala	Kosciusko	Merchants and Farmers Bank	2

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	1
Benton	Ashland	Merchants & Farmers Bank of Holly Springs Branch, Merchants & Farmers Bank of Holly Springs, Holly Springs	
		First National Bank Branch, First National Bank, New Albany	
	Hickory Flat	First National Bank Branch, First National Bank, New Albany	
	Michigan City	First State Bank Branch, First State Bank, Holly Springs	
Bolivar	Benoit	Bank of Benoit	
	Cleveland	The Cleveland State Bank	2
		First National Bank of Bolivar County	
		The Valley Bank	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	4
	Duncan	The Bank of Bolivar County Branch, The Bank of Bolivar County, Shelby	
	Merigold	The Cleveland State Bank Branch, The Cleveland State Bank, Cleveland	
	Mound Bayou	The Bank of Bolivar County Branch, The Bank of Bolivar County, Shelby	
	Rosedale	First National Bank	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		The Valley Bank Branch, The Valley Bank, Cleveland	1
	Shaw	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Shelby	The Bank of Bolivar County	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
Calhoun	Bruce	Farmers and Merchants Bank	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Calhoun City	Sunburst Bank Branch, Sunburst Bank, Grenada	
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Derma	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Pittsboro	Bank of Pittsboro Branch, Farmers and Merchants Bank, Bruce	
	Vardaman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Carroll	Carrollton	Peoples Bank & Trust Company Branch, Peoples Bank & Trust Company, North Carrollton	
	North Carrollton	Peoples Bank & Trust Company	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Vaiden	Holmes County Bank & Trust Company Branch, Holmes County Bank & Trust Company, Lexington	
		Carroll County Bank Branch, The Peoples Bank & Trust Company, Tupelo	
Chickasaw	Houlka	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Houston	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	Okolona	The Bank of Okolona	
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
Choctaw	Ackerman	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
	Weir	Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
Claiborne	Port Gibson	The Mississippi Southern Bank	1
		Port Gibson Bank	2
		Trustmark Express Branch of Trustmark National Bank Jackson	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Clarke	Enterprise	The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
		Bank of Enterprise Branch, Great Southern National Bank, Meridian	
	Pachuta	Bank of Pachuta Branch, Great Southern National Bank, Meridian	
	Quitman	Southeast Mississippi Bank	
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
		Bank of Quitman Branch, Great Southern National Bank, Meridian	
	Shubuta	Bank of Shubuta Branch, Southeast Mississippi Bank, Quitman	
	Stonewall	The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
		Southeast Mississippi Bank Branch, Southeast Mississippi Bank, Quitman	
Clay	West Point	First National Bank of West Point	2
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		Clay County Bank and Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	2

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Coahoma	Clarksdale	First National Bank of Clarksdale	2
		United Southern Bank	3
		Sunburst Bank Branch, Sunburst Bank, Grenada	3
	Friars Point	United Southern Bank Branch, United Southern Bank, Clarksdale	
	Jonestown	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Lula	United Southern Bank Branch, United Southern Bank, Clarksdale	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
Copiah	Crystal Springs	Bank of the South	
		Sunburst Bank Branch, Sunburst Bank, Grenada	2
		Bank of Crystal Springs Branch, Copiah Bank, N.A., Hazlehurst	
	Georgetown	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Hazlehurst	Copiah Bank, N.A.	2
		Bank of the South Branch, Bank of the South, Crystal Springs	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
	Wesson	First Wesson Bank Branch, Copiah Bank, N.A., Hazlehurst	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Covington	Collins	Covington County Bank	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		State Bank and Trust Company Branch, Bank of Simpson County, Magee	1
	Mount Olive	Sunburst Bank Branch, Sunburst Bank, Grenada	1
	Seminary	Bank of Simpson County Branch, Bank of Simpson County, Magee	
DeSoto	Hernando	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Horn Lake	Trustmark National Bank Branch, Trustmark National Bank, Jackson	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Super Basics Branch Branch, Bank of Mississippi, Tupelo	
	Olive Branch	United Southern Bank Branch, United Southern Bank, Clarksdale	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	Southaven	New South Bank Branch, New South Bank, Como	
		Sunburst Bank Branch, Sunburst Bank, Grenada	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Walls	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Bank of Walls Branch, Northwest Bank, Tunica	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Forrest	Hattiesburg	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	6
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	5
		Bank of Hattiesburg Branch, Great Southern National Bank, Meridian	2
		Lamar County Bank Branch, Lamar County Bank, Purvis	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	8
	Petal	Sunburst Bank Branch, Sunburst Bank, Grenada	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Franklin	Bude	Bank of Franklin Branch, Bank of Franklin, Meadville	
	Meadville	Bank of Franklin	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Roxie	Bank of Franklin Branch, Bank of Franklin, Meadville	
George	Lucedale	Bank of Lucedale	1
		First National Bank of Lucedale	1
		First State Bank Branch, First State Bank, Waynesboro	
Greene	Leakesville	First National Bank of Lucedale Branch, First National Bank of Lucedale, Lucedale	
		First State Bank Branch, First State Bank, Waynesboro	
	McLain	Perry County Bank Branch, Perry County Bank, New Augusta	
	State Line	First State Bank Branch, First State Bank, Waynesboro	
Grenada	Elliott	Elliott Bank Branch, Duck Hill Bank, Duck Hill	
	Grenada	Sunburst Bank	5
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	2
Hancock	Bay St. Louis	Merchants Bank & Trust Company	1
		The Peoples Bank, Biloxi, Mississippi Branch, The Peoples Bank, Biloxi, Mississippi, Biloxi	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Hancock Bank Branch, Hancock Bank, Gulfport	3
	Pearlington	Hancock Bank ATM Branch, Hancock Bank, Gulfport	
	Stennis Space Center	Stennis Space Center Branch, Hancock Bank, Gulfport	
	Waveland	Merchants Bank & Trust Company Branch, Merchants Bank & Trust Company, Bay St. Louis	1
		Handy Bank ATM (Delchamps Food Store #64) Branch, Hancock Bank, Gulfport	
Harrison	Biloxi	Jefferson Bank	2
		The Peoples Bank, Biloxi, Mississippi	5
		Merchants Bank & Trust Company Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Hancock Bank Branch, Hancock Bank, Gulfport	8
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	4
	Gulfport	Hancock Bank	10
		Merchants Bank & Trust Company Branch, Merchants Bank & Trust Company, Bay St. Louis	4
		The Peoples Bank, Biloxi, Mississippi Branch, The Peoples Bank, Biloxi, Mississippi, Biloxi	2

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Long Beach	Merchants Bank & Trust Company Branch, Merchants Bank & Trust Company, Bay St. Louis	1
		Hancock Bank Branch, Hancock Bank, Gulfport	2
	Lyman	Hancock Bank Branch, Hancock Bank, Gulfport	
	Orange Grove	Harrison Central Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		The Peoples Bank, Biloxi, Mississippi Branch, The Peoples Bank, Biloxi, Mississippi, Biloxi	
		Norwood Village Branch Office Branch, Hancock Bank, Gulfport	
		Gulf Coast Gateway Branch Office Branch, Bank of Mississippi, Tupelo	
	Pass Christian	The Peoples Bank, Biloxi, Mississippi Branch, The Peoples Bank, Biloxi,Mississippi, Biloxi	
		Hancock Bank Branch, Hancock Bank, Gulfport	
Hinds	Bolton	The Merchants Bank Branch, Merchants and Planters Bank, Raymond	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Clinton	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		United Mississippi Bank Branch, United Mississippi Bank, Natchez	
	Edwards	The Bank of Edwards	
	Jackson	Consumer National Bank	1
		Deposit Guaranty National Bank	30
		Trustmark National Bank	27
		Sunburst Bank Branch, Sunburst Bank, Grenada	10
		OmniBank Branch, OmniBank, Mantee	3
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	7
		First National Bank of Vicksburg Branch, First National Bank of Vicksburg, Vicksburg	
	Raymond	Merchants and Planters Bank	1
		Trustmark Express Branch, Trustmark National Bank, Jackson	
	Terry	Sunburst Bank Branch, Sunburst Bank, Grenada	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Utica	Merchants National Bank Branch, Merchants National Bank, Vicksburg	
Holmes	Durant	Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	1
		First National Bank of Holmes County Branch, First National Bank of Holmes County, Lexington	
	Goodman	Holmes County Bank & Trust Company Branch, Holmes County Bank & Trust Company, Lexington	
	Lexington	First National Bank of Holmes County	
		Holmes County Bank & Trust Company	1
	Pickens	First National Bank of Holmes County Branch, First National Bank of Holmes County, Lexington	
	Tchula	First National Bank of Holmes County Branch, First National Bank of Holmes County, Lexington	
	West	Holmes County Bank & Trust Company Branch, Holmes County Bank & Trust Company, Lexington	
Humphreys	Belzoni	Citizens Bank & Trust Company	1
		Guaranty Bank and Trust Company	
	Isola	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	
	Louise	Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	
Issaquena	Mayersville	Bank of Anguilla Branch, Bank of Anguilla, Anguilla	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Itawamba	Fulton	UniSouth Banking Corporation Branch, UniSouth Banking Corporation, Columbus	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Mantachie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Tremont	UniSouth Banking Corporation Branch, UniSouth Banking Corporation, Columbus	
Jackson	Escatawpa	Hancock Bank Branch, Hancock Bank, Gulfport	
		Bank of Lucedale Branch, Bank of Lucedale, Lucedale	
		Merchants & Marine Bank Branch, Merchants & Marine Bank, Pascagoula	
	Gautier	Hancock Bank Branch, Hancock Bank, Gulfport	2
		Merchants & Marine Bank Branch, Merchants & Marine Bank, Pascagoula	
	Hurley	Bank of Lucedale Branch, Bank of Lucedale, Lucedale	
	Kreole	Hancock Bank Branch, Hancock Bank, Gulfport	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Moss Point	Sunburst Bank Branch, Sunburst Bank, Grenada	
		Pascagoula - Moss Point Bank Branch, Hancock Bank, Gulfport	
		Merchants & Marine Bank Branch, Merchants & Marine Bank, Pascagoula	
	Ocean Springs	The Peoples Bank, Biloxi, Mississippi Branch, The Peoples Bank, Biloxi, Mississippi, Biloxi	
		Ocean Springs State Bank Branch, Hancock Bank, Gulfport	5
		Citizens National Bank Branch, Citizens National Bank, Pascagoula	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Pascagoula	Citizens National Bank	
		Merchants & Marine Bank	3
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Pascagoula - Moss Point Bank Branch, Hancock Bank, Gulfport	5
	Vancleave	Hancock Bank Branch, Hancock Bank, Gulfport	
	Wade	Merchants & Marine Bank Branch, Merchants & Marine Bank, Pascagoula	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Jasper	Bay Springs	Jasper County Bank	2
		OmniBank Branch, OmniBank, Mantee	1
	Heidelberg	Jasper County Bank Branch, Jasper County Bank, Bay Springs	
		OmniBank Branch, OmniBank, Mantee	
	Louin	Newton County Bank Branch, Newton County Bank, Newton	
Jefferson	Fayette	The Jefferson County Bank	
		United Mississippi Bank Branch, United Mississippi Bank, Natchez	
Jefferson Davis	Bassfield	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Prentiss	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		First Bank Branch, First Bank, McComb	
Jones	Ellisville	Merchants and Manufacturers Bank of Ellisville	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	
	Laurel	Merchants and Manufacturers Bank of Ellisville Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Sunburst Bank Branch, Sunburst Bank, Grenada	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	5
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
	Sandersville	Merchants and Manufacturers Bank Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Soso	Smith County Bank Branch, Smith County Bank, Taylorsville	
Kemper	DeKalb	Commercial Bank of DeKalb	
		The Citizens Bank of Philadelphia Branch, The Citizens Bank of Philadelphia, Philadelphia	
	Preston	Commercial Bank of DeKalb Branch, Commercial Bank of DeKalb, DeKalb	
	Scooba	The Merchants & Farmers Bank Branch,The Merchants & Farmers Bank, Macon	
Lafayette	Abbeville	Abbeville Bank Branch, Bank of Holly Springs, Holly Springs	
	Oxford	The First National Bank of Oxford	4
		United Southern Bank Branch, United Southern Bank, Clarksdale	4

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Ole Miss MiniBank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark Express Branch, Trustmark National Bank Jackson	1
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	1
Lamar	Lumberton	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Purvis	Lamar County Bank	
	Sumrall	Lamar County Bank Branch, Lamar County Bank, Purvis	
Lauderdale	Marion	The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
	Meridian	The Citizens National Bank of Meridian	8
		Great Southern National Bank	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	6
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	5
Lawrence	Monticello	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		First Bank Branch, First Bank, McComb	
	New Hebron	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Silver Creek	First Bank Branch, First Bank, McComb	
Leake	Carthage	The Carthage Bank	2
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
		The Citizens Bank of Philadelphia Branch, The Citizens Bank of Philadelphia, Philadelphia	1
	Edinburg	The Carthage Bank Branch, The Carthage Bank, Carthage	
	Lena	Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
	Madden	The Citizens Bank of Philadelphia Branch, The Citizens Bank of Philadelphia, Philadelphia	
	Walnut Grove	Bank of Walnut Grove	
Lee	Guntown	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Mooreville	UniSouth Banking Corporation Branch, UniSouth Banking Corporation, Columbus	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Nettleton	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Plantersville	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Saltillo	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Shannon	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Tupelo	Bank of Mississippi	13
		The Peoples Bank & Trust Company	6
		UniSouth Banking Corporation Branch, UniSouth Banking Corporation, Columbus	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	6
		First National Bank Branch, First National Bank, New Albany	1
	Verona	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
Leflore	Greenwood	Bank of Commerce	2
		The Valley Bank Branch, The Valley Bank, Cleveland	
		Sunburst Bank Branch, Sunburst Bank, Grenada	2

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Itta Bena	Sunburst Bank Branch, Sunburst Bank, Grenada	
Lincoln	Bogue Chitto	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Brookhaven	State Bank & Trust Company	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	4
		First Bank Branch, First Bank, McComb	1
Lowndes	Artesia	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Caledonia	First Columbus National Bank Branch, First Columbus National Bank, Columbus	
	Columbus	First Columbus National Bank	6
		UniSouth Banking Corporation	4
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	5
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	New Hope	UniSouth Banking Corporation Branch, UniSouth Banking Corporation, Columbus	
Madison	Canton	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	1
	Flora	Bank of Flora	
	Madison	Madison Amoco ATM Branch, Sunburst Bank, Grenada	
		Madison Station Shop N'Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
	Ridgeland	The Valley Bank Branch, The Valley Bank, Cleveland	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Ridgeland, Highway 51 Branch Office Branch, Deposit Guaranty National Bank, Jackson	2
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	1
Marion	Columbia	The Citizens Bank	1
		Foxworth Bank Branch, Foxworth Bank, Foxworth	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Foxworth	Foxworth Bank	
Marshall	Barton	Citizens Bank Branch, Citizens Bank, Byhalia	
	Byhalia	Citizens Bank	
	Holly Springs	Bank of Holly Springs	
		First State Bank	
		Merchants & Farmers Bank of Holly Springs	1
	Mount Pleasant	First State Bank Branch, First State Bank, Holly Springs	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Potts Camp	Potts Camp Bank Branch, Bank of Holly Springs, Holly Springs	
	Slayden	Slayden Bank Branch, Bank of Holly Springs, Holly Springs	
	Victoria	Citizens Bank Branch, Citizens Bank, Byhalia	
Monroe	Aberdeen	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	2
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Amory	Security Bank of Amory	3
		National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	1
		Bank of Amory Branch, The Peoples Bank & Trust Company, Tupelo	2
	Hamilton	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Hatley	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Smithville	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
Mont-gomery	Duck Hill	Duck Hill Bank	
	Kilmichael	Bank of Kilmichael	
	Winona	Bank of Winona	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Merchants and Farmers Bank of Winona Branch, The Peoples Bank & Trust Company, Tupelo	
Neshoba	Phila-delphia	Bank of Philadelphia	3
		Citizens Bank of Philadelphia	4
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
Newton	Decatur	Great Southern National Bank Branch, Great Southern National Bank, Meridian	
	Hickory	Newton County Bank Branch, Newton County Bank, Newton	
	Newton	Newton County Bank	2
	Union	The Citizens Bank of Philadelphia Branch, The Citizens Bank of Philadelphia, Philadelphia	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Noxubee	Brooksville	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Macon	The Merchants & Farmers Bank	1
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
	Shuqualak	The Merchants & Farmers Bank Branch, The Merchants & Farmers Bank, Macon	
Oktibbeha	Maben	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Starkville	National Bank of Commerce of Mississippi	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		Trustmark Express Branch, Trustmark National Bank, Jackson	
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	1
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	Sturgis	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
Panola	Batesville	Batesville Security Bank	3
		United Southern Bank Branch, United Southern Bank, Clarksdale	2

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Como	New South Bank	
	Crenshaw	New South Bank Branch, New South Bank, Como	
	Pope	United Southern Bank Branch, United Southern Bank, Clarksdale	
	Sardis	Bank of Sardis	
		Panola County Bank Branch, The Peoples Bank and Trust Company, Tupelo	
Pearl River	Picayune	First National Bank of Picayune	3
		Bank of Picayune Branch, Hancock Bank, Gulfport	4
		First United Bank Branch, Southeast Mississippi Bank, Quitman	
	Poplarville	Hancock Bank Branch, Hancock Bank, Gulfport	
		First United Bank Branch, Southeast Mississippi Bank, Quitman	
Perry	Beaumont	Perry County Bank Branch, Perry County Bank, New Augusta	
	New Augusta	Perry County Bank	
	Richton	Richton Bank and Trust Company	1

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Runnels-town	Perry County Bank Branch, Perry County Bank, New Augusta	
Pike	Magnolia	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		First Bank Branch, First Bank, McComb	
	McComb	First Bank	4
		Pike County National Bank	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Osyka	First Bank Branch, First Bank, McComb	
	Summit	First Bank Branch, First Bank, McComb	
Pontotoc	Ecru	Bank of Mississippi Branch, Bank of Mississippi. Tupelo	
	Pontotoc	First National Bank of Pontotoc	1
		Bank of Pontotoc Branch, The Peoples Bank and Trust Company, Tupelo	1
	Sherman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Prentiss	Baldwyn	Farmers & Merchants Bank	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	
	Booneville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	3
	Jumper-town	The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Marietta	Farmers & Merchants Bank Branch, Farmers & Merchants Bank, Baldwyn	
Quitman	Crowder	Citizens Bank & Trust Company of Marks Branch, Citizens Bank & Trust Company of Marks, Marks	
	Lambert	United Southern Bank Branch, United Southern Bank, Clarksdale	
	Marks	Citizens Bank & Trust Company of Marks	
		Peoples Bank of Quitman County Branch, Batesville Security Bank, Batesville	
		Quitman County Bank Branch, First National Bank of Clarksdale, Clarksdale	
	Sledge	United Southern Bank Branch, United Southern Bank, Clarksdale	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Citizens Bank & Trust Company of Marks Branch, Citizens Bank & Trust Company of Marks, Marks	
Rankin	Brandon	Crossgates Branch Office Branch, Deposit Guaranty National Bank, Jackson	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	5
		Merchants and Farmers Bank Branch, Merchants and Farmers Bank, Kosciusko	
		OmniBank Branch, OmniBank, Mantee	1
		Citizens Bank & Trust Company Branch, Citizens Bank and Trust Company, Morton	1
	Florence	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Flowood	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Lakeland Drive Branch Office Branch, Trustmark National Bank, Jackson	
	Pearl	Sunburst Bank Branch, Sunburst Bank, Grenada	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, jackson	1

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		OmniBank Branch, OmniBank, Mantee	
		Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Morton	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Pelahatchie	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Citizens Bank & Trust Company Branch, Citizens Bank and Trust Company, Morton	
	Puckett	OmniBank Branch, OmniBank, Mantee	
	Richland	Richland Shop N'Bank Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Scott	Forest	The Bank of Forest	
		Farmers and Merchants Bank	2
	Lake	Newton County Bank Branch, Newton County Bank, Newton	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Morton	Bank of Morton	1
		Citizens Bank and Trust Company	
	Sebastopol	The Citizens Bank of Philadelphia Branch, The Citizens Bank of Philadelphia, Philadelphia	
Sharkey	Anguilla	Bank of Anguilla	
	Cary	Bank of Anguilla Branch, Bank of Anguilla, Anguilla	
	Rolling Fork	Bank of Anguilla Branch, Bank of Anguilla, Anguilla	1
Simpson	Magee	Bank of Simpson County	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Peoples Bank Branch, Peoples Bank, Mendenhall	
	Mendenhall	Peoples Bank	1
		Bank of Simpson County Branch, Bank of Simpson County, Magee	
	Sanatorium	Peoples Bank Branch, Peoples Bank, Mendenhall	
Smith	Mize	Smith County Bank Branch, Smith County Bank, Taylorsville	
	Raleigh	Bank of Raleigh	2
	Taylorsville	Smith County Bank	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Jasper County Bank Branch, Jasper County Bank Bay Springs	
Stone	Wiggins	Bank of Wiggins	1
		First National Bank of Wiggins	
Sunflower	Drew	Delta Bank & Trust	
		United Southern Bank Branch, United Southern Bank, Clarksdale	
	Indianola	Peoples Bank of the Delta	1
		Planters Bank and Trust Company	2
	Inverness	Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	
	Moorhead	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Ruleville	Bank of Ruleville	
		Delta Bank & Trust Branch, Delta Bank & Trust, Drew	
		Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	
	Sunflower	Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	
Talla- hatchie	Charleston	Tallahatchie County Bank	
		Sunburst Bank Branch, Sunburst Bank, Grenada	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Sumner	Sunburst Bank Branch, Sunburst Bank, Grenada	
	Tutwiler	United Southern Bank Branch, United Southern Bank, Clarksdale	
	Webb	The Bank of Webb	
Tate	Arkabutla	Arkabutla Branch Office Branch, Citizens Bank, Coldwater	
	Coldwater	Citizens Bank	
		Peoples Bank of Senatobia Branch, Peoples Bank of Senatobia, Senatobia	
	Independence	Senatobia Bank Branch, Senatobia Bank, Senatobia	
	Senatobia	Peoples Bank of Senatobia	2
		Senatobia Bank	2
		Citizens Bank Branch, Citizens Bank, Coldwater	
		Northwest Bank Branch, Northwest Bank, Tunica	
Tippah	Blue Mountain	First National Bank Branch, First National Bank, New Albany	
	Falkner	The Bank of Falkner	
	Ripley	The Peoples Bank	4
		The Bank of Falkner Branch, The Bank of Falkner, Falkner	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		First National Bank Branch, First National Bank, New Albany	
	Walnut	The Bank of Walnut	1
		The Bank of Falkner Branch, The Bank of Falkner, Falkner	
Tishomingo	Belmont	First American National Bank Branch, First American National Bank, Iuka	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Burnsville	First American National Bank Branch, First American National Bank, Iuka	
	Golden	First American National Bank Branch, First American National Bank, Iuka	
	Iuka	First American National Bank	2
		The Iuka Guaranty Bank	2
		The Peoples Bank & Trust Company Branch, The Peoples Bank & Trust Company, Tupelo	
	Tishomingo	First American National Bank Branch, First American National Bank, Iuka	
		The Iuka Guaranty Bank Branch, The Iuka Guaranty Bank, Iuka	
Tunica	Tunica	Northwest Bank	
		Planters Bank	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Union	Myrtle	Bank of New Albany Branch, Bank of New Albany, New Albany	
	New Albany	Bank of New Albany	3
		First National Bank	2
Walthall	Tylertown	Walthall Citizens Bank	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
Warren	Vicksburg	First National Bank of Vicksburg	7
		Merchants National Bank	7
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	3
Washington	Glen Allan	Bank of Hollandale Branch, Bank of Hollandale, Hollandale	
	Greenville	Sunburst Bank Branch, Sunburst Bank, Grenada	5
		Washington County Bank Branch, Bank of Hollandale, Hollandale	1
		Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	3
	Hollandale	Bank of Hollandale	1
		Guaranty Bank and Trust Company Branch, Guaranty Bank and Trust Company, Belzoni	
	Leland	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Wayne	Buckatunna	First State Bank Branch, First State Bank, Waynesboro	
	Clara	First State Bank Branch, First State Bank, Waynesboro	
	Waynesboro	First State Bank	1
		Bank of Wayne County Branch, Great Southern National Bank, Meridian	
		Bank of Waynesboro Branch, Southeast Mississippi Bank, Quitman	
Webster	Eupora	Sunburst Bank Branch, Sunburst Bank, Grenada	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Mantee	OmniBank	

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
	Mathiston	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
Wilkinson	Centreville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Woodville	Commercial Bank	
Winston	Louisville	Citizens Bank & Trust Company	2
		Sunburst Bank Branch, Sunburst Bank, Grenada	2
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
	Noxapater	Bank of Noxapater Branch, Citizens Bank & Trust Company, Louisville	
Yalobusha	Coffeeville	Bank of Coffeeville Branch, The Peoples Bank & Trust Company, Tupelo	
	Oakland	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Water Valley	The Mechanics Savings Bank of Water Valley	2
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Bank of Water Valley Branch, The Peoples Bank & Trust Company, Tupelo	1

COUNTY	CITY	BANK	ADDITIONAL BRANCHES WITHIN TOWN/CITY
Yazoo	Benton	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Bentonia	Bank of Bentonia Branch, Bank of Flora, Flora	
	Holly Bluff	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	
	Yazoo City	Bank of Yazoo City	1
		Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2

LIST OF STATE CHARTERED BANKS INCLUDING BRANCHES

December 31, 1990

BANK	BRANCHES	
Security Bank of Amory	(Amory)	Fifth Street Branch Office
P.O. Box 270	(Amory)	Glendale Branch Office
Amory 38821	(Amory)	South Amory Branch Office
Bank of Anguilla	(Cary)	Bank of Anguilla
P.O. Box 188		
Anguilla 38721	(Mayersville)	Bank of Anguilla
	(Rolling Fork)	Bank of Anguilla
	(Rolling Fork)	Bank of Anguilla Drive-In
Farmers and Merchants Bank	(Baldwyn)	Northview Branch Office
Post Office Box 278		
Baldwyn 38824	(Marietta)	Farmers and Merchants Bank
*Batesville Security Bank	(Batesville)	East Express Branch Office
Post Office Box 690	(Batesville)	Express Branch Office
Batesville 38606	(Batesville)	Thomas Street Branch Office
	(Marks)	Peoples Bank of Quitman County
*Merchants Bank & Trust Company	(Bay St. Louis)	Beach Boulevard Branch Office
Post Office Box 70		
Bay St. Louis 39520	(Biloxi)	*Merchants Bank & Trust Company
	(Gulfport)	*Merchants Bank & Trust Company
	(Gulfport)	***Broad Avenue ATM
	(Gulfport)	Courthouse Road Branch Office
	(Gulfport)	Downtown Gulfport Drive-In
	(Gulfport)	*Hardy Court Center Branch Office
	(Long Beach)	*Merchants Bank & Trust company
	(Long Beach)	*West Long Beach Branch Office
	(Orange Grove)	*Harrison Central Branch Office
	(Waveland)	Merchants Bank & Trust Company
	(Waveland)	*Waveland West Branch Office
Jasper County Bank	(Bay Springs)	Downtown Motor Branch Office
Post Office Box 705	(Bay Springs)	Highway 15 South Branch Office
Bay Springs 39422		

BANK	BRANCHES	
Jasper County Bank (continued)	(Heidelberg)	Jasper County Bank
	(Taylorsville)	Jasper County Bank
Citizens Bank & Trust company Post Office Box 677 Belzoni 39038	(Belzoni)	***Citizens Cash ATM
	(Canton)	Citizens Bank & Trust Company
	(Canton)	***Citizens Cash ATM
	(Holly Bluff)	Citizens Bank & Trust Company
	(Isola)	Citizens Bank & Trust Company
	(Yazoo City)	Citizens Bank & Trust Company
	(Yazoo City)	***Citizens Cash ATM
	(Yazoo City)	East Broadway Branch Office
	(Yazoo City)	Fifteenth Street Branch Office
Guaranty Bank and Trust Company Post Office Box 657 Belzoni 39038	(Hollandale)	Guaranty Bank and Trust Company
Bank of Benoit Post Office Box 299 Benoit 38725		
Jefferson Bank Post Office Box 1419 Biloxi 39533-1419	(Biloxi)	*Edgewater Branch Office
	(Biloxi)	*North Bay Branch Office
*The Peoples Bank, Biloxi, Mississippi Post Office Box 529 Biloxi 39533	(Biloxi)	Consumer Lending Division
	(Biloxi)	*d'Iberville - St. Martin Branch Office
	(Biloxi)	*Edgewater Plaza Branch Office
	(Biloxi)	*Veterans Branch Office
	(Biloxi)	*West Biloxi Branch Office
	(Bay St. Louis)	*The Peoples Bank, Biloxi, Mississippi
	(Gulfport)	*The Peoples Bank, Biloxi, Mississippi
	(Gulfport)	***East Pier #52 ATM
	(Gulfport)	*Handsboro Branch Office
	(Ocean Springs)	*The Peoples Bank, Biloxi, Mississippi
	(Orange Grove)	*The Peoples Bank, Biloxi, Mississippi
	(Pass Christian)	*The Peoples Bank, Biloxi, Mississippi

BANK	BRANCHES	
State Bank & Trust Company Post Office Box 319 Brookhaven 39601	(Brookhaven) (Brookhaven) (Brookhaven)	*Brookway Boulevard Branch Office ***Cracker Barrell ATM East Side Branch Office
Farmers and Merchants Bank Post Office Box 566 Bruce 38915	(Pittsboro)	Bank of Pittsboro
Citizens Bank Post Office Box 667 Byhalia 38611	(Barton) (Victoria)	Citizens Bank Citizens Bank
The Carthage Bank Post Office Box 437 Carthage 39051	(Carthage) (Carthage) (Edinburg)	*Carthage Shopping Center Branch Office Highway 16 Branch Office Bank of Edinburg
Tallahatchie County Bank Post Office Box 47 Charleston 38921		
*United Southern Bank Post Office Box 1059 Clarksdale 38614	(Clarksdale) (Clarksdale) (Clarksdale) (Batesville) (Batesville) (Batesville) (Drew) (Friars Point) (Lambert) (Lula) (Olive Branch) (Oxford) (Oxford) (Oxford) (Oxford) (Oxford) (Pope) (Sledge) (Tutwiler)	Crossroads Branch Office Downtown Branch Office *Westside Branch Office *United Southern Bank Court Square Branch Office *Piggly Wiggly Supermarket Branch Office United Southern Bank United Southern Bank United Southern Bank United Southern Bank *United Southern Bank *United Southern Bank ***Southern Sam ATM (Wal-Mart Stores, Inc.) ***Student Union Building ATM University Avenue Drive-In West Side Motor Bank Branch Office United Southern Bank United Southern Bank United Southern Bank

BANK	BRANCHES	
The Cleveland State Bank Post Office Box 1000 Cleveland 38732	(Cleveland) (Cleveland) (Merigold)	Main Street Branch Office West Side Branch Office Cleveland State Bank
The Valley Bank Post Office Box 958 Cleveland 38732	(Cleveland) (Greenwood) (Ridgeland) (Rosedale) (Rosedale)	Highway 8 west Branch Office The Valley Bank The Valley Bank The Valley Bank The Valley Bank Drive-In
*Citizens Bank Post Office Box A Coldwater 38618	(Arkabutla) (Senatobia)	Citizens Bank Citizens Bank
Covington County Bank Post Office Box 1599 Collins 39428		
*The Citizens Bank Post Office Box 232 Columbia 34929	(Columbia)	*Park Avenue Brar.:h Office
UniSouth Banking Corporation Post Office Box 431 Columbus 39703	(Columbus) (Columbus) (Columbus) (Columbus) (Fulton) (Mooreville) (New Hope) (Tremont) (Tupelo) (Tupelo) (Tupelo)	Financial Center Branch Office Gateway Branch Office Lehm Road Branch Office Leigh Mall Branch Office UniSouth Banking corporation UniSouth Banking corporation UniSouth Banking corporation UniSouth Banking Corporation UniSouth Banking Corporation South Gloster Street Branch Office West Main Street Branch Office
New South Bank Post Office Box 246 Como 38619	(Crenshaw) (Southaven)	New South Bank New South Bank
Bank of the South Post Office Box 837 Crystal Springs 39059	(Hazlehurst)	Bank of the South
Commercial Bank of DeKalb Post Office Box 217 DeKalb 39328	(Preston)	Commercial Bank of DeKalb

BANK	BRANCHES	
Delta Bank & Trust Post Office Box 156 Drew 38737	(Ruleville)	Delta Bank & Trust
Duck Hill Bank Post Office Box 186 Duck Hill 38925	(Elliot)	Elliot Bank
The Bank of Edwards Post Office Box 318 Edwards 39066		
Merchants and Manufacturers Bank of Ellisville Post Office Box 250 Ellisville 39437	(Ellisville)	Merchants and Manufacturers Drive-In
	(Laurel)	Merchants and Manufacturers Bank of Ellisville
	(Sandersville)	Merchants and Manufacturers Bank of Ellisville
The Bank of Falkner Route 1 Box 17 Falkner 38629	(Ripley)	The Bank of Falkner
	(Walnut)	The Bank of Falkner
The Jefferson County Bank Post Office Box 277 Fayette 39069		
Bank of Flora Post Office Box 219 Flora 39071	(Bentonia)	Bank of Bentonia
*The Bank of Forest Post Office Box 60 Forest 39074		
*Farmers and Merchants Bank Post Office Box 59 Forest 39074	(Forest)	***Farmers and Merchants Bank ATM (Hughes Aircraft of Mississippi, Inc.)
	(Forest)	***Farmers and Merchants Bank ATM (Wal-Mart Discount Store)
Foxworth Bank Post Office Box 106 Foxworth 39483	(Columbia) (Columbia)	Foxworth Bank *Broad Street Branch Office
Bank of Commerce Post Office Box 546 Greenwood 38930	(Greenwood) (Greenwood)	Main Street Branch Office Park Avenue Branch Office
Sunburst Bank Post Office Box 947 Grenada 38901	(Grenada) (Grenada)	First Street Branch Office *Money Market (Kroger Super Market)
	(Grenada)	Corporate Administration Center Branch

BANK	BRANCHES	
Sunburst Bank (continued)	(Grenada)	*Sunburst Plaza Branch Office
	(Grenada)	Village Creek Branch Office
	(Ackerman)	Sunburst Bank
	(Ackerman)	Industrial Branch Office
	(Baldwyn)	Sunburst Bank
	(Bassfield)	Sunburst Bank
	(Calhoun City	Sunburst Bank
	(Charleston)	Sunburst Bank
	(Clarksdale)	Sunburst Bank
	(Clarksdale)	Crossroads Branch Office
	(Clarksdale)	***Downtown Sunny ATM
	(Clarksdale)	*Money Market (Kroger Super Market)
	(Clarksdale)	Westgate Branch Office
	(Cleveland)	Sunburst Bank
	(Cleveland)	***Delta State ATM
	(Cleveland)	*Money Market (Kroger Super Market)
	(Cleveland)	Shopping City Branch Office
	(Cleveland)	University Branch Office
	(Collins)	Sunburst Bank
	(Crystal Springs)	Sunburst Bank
	(Crystal Springs)	*Highway 51 Branch Office
	(Crystal Springs)	Mid-town Branch Office
	(Derma)	Sunburst Bank
	(Ellisville)	Sunburst Bank
	(Eupora)	Sunburst Bank
	(Eupora)	Southgate Branch Office
	(Greenville)	Sunburst Bank
	(Greenville)	Beauchamp - 82 Branch Office
	(Greenville)	Delta Plaza Branch Office
	(Greenville)	*Highway 1 South Branch Office
	(Greenville)	*Money Market (Kroger Super Market)
	(Greenville)	South Main Branch Office
	(Greenwood)	Sunburst Bank
	(Greenwood)	Eastgate Branch Office
	(Greenwood)	*West Park Avenue Branch Office
	(Hattiesburg)	*Sunburst Bank
	(Hattiesburg)	*Cloverleaf Mall Branch Office

BANK	BRANCHES	
Sunburst Bank (continued)	(Houston)	Sunburst Bank
	(Houston)	Northgate Branch Office
	(Itta Bena)	Sunburst Bank
	(Jackson)	Sunburst Bank
	(Jackson)	Byram Branch Office
	(Jackson)	***Capitol Towers ATM
	(Jackson)	*I-55 North Branch Office
	(Jackson)	*Lakeland Branch Office
	(Jackson)	*Leavell Woods Branch Office
	(Jackson)	*Meadowbrook Branch Office
	(Jackson)	*Metrocenter Branch Office
	(Jackson)	***Northside Amoco ATM
	(Jackson)	*Southwest Branch Office
	(Jackson)	Trust & Financial Service Center Branch Office
	(Jonestown)	Sunburst Bank
	(Laurel)	Sunburst Bank
	(Laurel)	*Money Market (Kroger Super Market)
	(Laurel)	***Parkside Plaza Shopping Center ATM
	(Laurel)	Sawmill Square Mall Branch Office
	(Leland)	Sunburst Bank
	(Leland)	Sunburst Bank Motor Bank
	(Louisville)	Sunburst Bank
	(Louisville)	Northgate Branch Office
	(Louisville)	Southgate Branch Office
	(Lula)	Sunburst Bank
	(Madison)	***Madison Amoco ATM
	(Moorhead)	Sunburst Bank
	(Moss Point)	Sunburst Bank
	(Mount Olive)	Sunburst Bank
	(Mount Olive)	Sunburst Bank Motor Bank
	(Oxford)	Sunburst Bank
	(Oxford)	*Money Market (Kroger Super Market)
	(Pascagoula)	Sunburst Bank
	(Pearl)	*Sunburst Bank
	(Petal)	Sunburst Bank

BANK	BRANCHES	
Sunburst Bank (continued)	(Prentiss)	Sunburst Bank
	(Prentiss)	Sunburst Bank Motor Bank
	(Ridgeland)	*Atrium North Branch Office
	(Shaw)	Sunburst Bank
	(Shelby)	Sunburst Bank
	(Southaven)	*Sunburst Bank
	(Southaven)	*Goodman Road Branch Office
	(Southaven)	*Money Market (Kroger Super Market)
	(Southaven)	Valley Branch Office
	(Sumner)	Sunburst Bank
	(Terry)	Sunburst Bank
	(Water Valley)	Sunburst Bank
	(Winona)	Sunburst Bank
*Hancock Bank Post Office Box 4019 Gulfport 39502	(Gulfport)	***Bayou View Handy Bank ATM
	(Gulfport)	***Broad Avenue Handy Bank ATM
	(Gulfport)(2)	*Courthouse Road Branch Office
	(Gulfport)	***Handy Bank (Delchamps Food Store #33)
	(Gulfport)	***Handy Bank (Delchamps Food Store #61)
	(Gulfport)	Mississippi City Branch Office
	(Gulfport)	*Motor Branch Drive-In
	(Gulfport)	*Northeast Branch Office
	(Gulfport)	Seabee Base Branch Office
	Gulfport)	25th Pass Road Branch Office
	(Bay St. Louis)	Hancock Bank
	(Bay St. Louis)	*Bay 90 Branch Office
	(Bay St. Louis)	***D & K Handy Bank
	(Bay St. Louis)	*Diamondhead Branch Office
	(Biloxi)	D'Iberville Branch Office
	(Biloxi)	*Edgewater Branch Office
	(Biloxi)	***Handy Bank ATM (Delchamps Food Store #24)
	(Biloxi)	***Handy Bank ATM (Delchamps Food Store #63)
	(Biloxi)	***Handy Bank ATM (Delchamps Food Store #65)
	(Biloxi)	***Handy Bank ATM (Mississippi Gulf Coast Coliseum)
	(Biloxi)	*Magnolia Mall Branch Office
	(Biloxi)	Petit Bois Branch Office
	(Biloxi)	*Popps Ferry Branch Office
	(Escatawpa)	*Hancock Bank

BANK	BRANCHES	
Hancock Bank (continued)	(Gautier)	*Hancock Bank
	(Gautier)	***Handy Bank ATM (Delchamps Food Store #62)
	(Gautier)	*Singing River Mall Branch Office
	(Kreole)	*Hancock Bank
	(Long Beach)	Hancock Bank
	(Long Beach)	***Handy Bank ATM (Delchamps Food Store #120)
	(Long Beach)	*Pineville Road Branch Office
	(Lyman)	*Hancock Bank
	(Moss Point)	*Pascagoula - Moss Point
	(Ocean Springs)	East Ocean Springs Branch Office
	(Ocean Springs)	*Ocean Springs State Bank
	(Ocean Springs)	***Handy Bank ATM (Delchamps Food Store #66)
	(Ocean Springs)	*St. Martins Branch Office
	(Ocean Springs)	*Washington Avenue Branch Office
	(Ocean Springs)	*Washington Avenue Branch Motor Bank
	(Orange Grove)(2)	*Norwood Village Branch Office
	(Pascagoula)	Pascagoula - Moss Point Bank
	(Pascagoula)	*Bayou Casotte Branch Office
	(Pascagoula)	Doctors Plaza Branch Office
	(Pascagoula)	***Handy Bank ATM (Delchamps Food Store #69)
	(Pascagoula)	*Market Street Branch Office
	(Pascagoula)	*Triangle Branch Office
	(Pass Christian)	*Hancock Bank
	(Pearlington)	***Hancock Bank ATM
	(Picayune)	Bank of Picayune
	(Picayune)	***Handy Bank ATM (Delchamps Food Store #68)
	(Picayune)	*Northside Branch Office
	(Picayune)	*Southside Branch Office
	(Picayune)	West Canal Branch Office
	(Poplarville)	*Bank of Commerce
	(Stennis Space Center)	Stennis Space Center Branch Office
	(Vancleave)	*Hancock Bank

BANK	BRANCHES	
Hancock Bank (continued)	(Waveland)	***Handy Bank ATM (Delchamps Food Store #64)
Bank of Hollandale Post Office Box 98 Hollandale 38748	(Hollandale)	East Branch Office
	(Glenn Allan)	Bank of Hollandale
	(Greenville)	Washington County Bank
	(Greenville)	Greenville South Shopping Center Branch Office
Bank of Holly Springs Post Office Box 250 Holly Springs 38635	(Abbeville)	Abbeville Bank
	(Potts Camp)	Bank of Holly Springs
	(Slayden)	Slayden Bank
First State Bank Post Office Box 580 Holly Springs 38635	(Michigan City)	First State Bank
	(Mount Pleasant)	First State Bank
Merchants & Farmers Bank of Holly Springs Post Office Box 700 Holly Springs 38635	(Holly Springs)	Merchants & Farmers Bank Drive-In
	(Ashland)	Merchants & Farmers Bank
Peoples Bank of the Delta Post Office Box 28 Indianola 38751	(Indianola)	*Delta Branch Office
Planters Bank and Trust Company Post Office Box 31 Indianola 38752	(Indianola)	Downtown Branch Office
	(Indianola)	***Money Belt ATM
	(Greenville)	Planters Bank and Trust Company
	(Greenville)	*South Greenville Branch Office
	(Inverness)	Planters Bank and Trust Company
	(Louise)	Planters Bank and Trust Company
	(Ruleville)	Planters Bank and Trust Company
	(Sunflower)	Planters Bank and Trust Company
The Iuka Guaranty Bank Post Office Box 377 Iuka 38852	(Iuka)	Eastport Street Drive-In
	(Iuka)	*Highway 72 Branch Office
	(Tishomingo)	Iuka Guaranty Bank

BANK	BRANCHES	
Bank of Kilmichael Post Office Box 187 Kilmichael 39747		
Merchants and Farmers Bank Post Office Box 520 Kosciusko 39090	(Kosciusko)	Court Square Branch Office
	(Kosciusko)	*North Side Drive-In
	(Ackerman)	Merchants and Farmers Bank
	(Brandon)	Merchants and Farmers Bank
	(Canton)	Merchants and Farmers Bank
	(Canton)	North Liberty Street Branch Office
	(Durant)	Merchants and Farmers Bank
	(Durant)	Merchants and Farmers Bank Drive-In
	(Lena)	Merchants and Farmers Bank
	(Madison)	*Merchants and Farmers Bank
	(Oxford)	Merchants and Farmers Bank
	(Oxford)	*Tradewind Branch Office
	(Philadelphia)	Merchants and Farmers Bank
	(Ridgeland)	*Merchants and Farmers Bank
	(Ridgeland)	*Country Club Village Branch Office
	(Starkville)	Merchants and Farmers Bank
	(Starkville)	*Highway 12 Drive-In
	(Weir)	Merchants and Farmers Bank
Holmes County Bank and Trust Company Post Office Box 642 Lexington 39095	(Lexington)	Highway 12 Plaza Branch Office
	(Goodman)	Holmes County Bank and Trust Company
	(Vaiden)	Holmes County Bank and Trust Company
	(West)	Holmes county Bank and Trust Company
Citizens Bank & Trust Company Post Office Box 948 Louisville 39339	(Louisville)	Industrial Branch Office
	(Louisville)	Main Street Annex Branch Office
	(Noxapater)	Bank of Noxapater
Bank of Lucedale Post Office Box 647 Lucedale 39452	(Lucedale)	Market Place Branch Office
	(Escatawpa)	Bank of Lucedale
	(Hurley)	Bank of Lucedale

BANK	BRANCHES	
The Merchants & Farmers Bank Post Office Box 31 Macon 39341	(Macon)	Jefferson Place Branch Office
	(Scooba)	The Merchants & Farmers Bank
	(Shuqualak)	The Merchants & Farmers Bank
Bank of Simpson County Post Office Box 516 Magee 39111	(Magee)	*Magee Shopping Center Branch Office
	(Collins)	State Bank and Trust Company
	(Collins)	Crossroads Branch Office
	(Mendenhall)	Bank of Simpson County
	(Seminary)	Bank of Simpson County
OmniBank Post Office Box 134 Mantee 39751	(Bay Springs)	OmniBank
	(Bay Springs)	OmniBank Motor Bank
	(Brandon)	OmniBank
	(Brandon)	*Crossgates Branch Office
	(Heidelberg)	OmniBank
	(Jackson)	*OmniBank
	(Jackson)	Highway 80 Branch Office
	(Jackson)	Old Canton Road Branch Office
	(Jackson)	*Pear Orchard Branch Office
	(Pearl)	OmniBank
	(Puckett)	OmniBank
Citizens Bank & Trust Company of Marks Post Office Box 388 Marks 38646	(Crowder)	Citizens Bank & Trust Company of Marks
	(Sledge)	Citizens Bank & Trust Company of Marks
Bank of Franklin Post Office Box 606 Meadville 39653	(Bude)	Bank of Franklin
	(Roxie)	Bank of Franklin
Peoples Bank Post Office Box 7 Mendenhall 39114	(Mendenhall)	Jackson Avenue Branch Office
	(Magee)	Peoples Bank
	(Sanatorium)	Peoples Bank
Bank of Morton Post Office Drawer M Morton 39117	(Morton)	Highway 80 East Branch Office
Citizens Bank and Trust Company Post Office Box 480 Morton 39117	(Brandon)	Crossgates Branch Office
	(Brandon)	Reservoir Branch Office

BANK	BRANCHES	
Citizens Bank and Trust Company (continued)	(Pearl)	Citizens Bank and Trust Company
	(Pelahatchie)	Citizens Bank and Trust Company
First Bank Post Office Box 808 McComb 39648	(McComb) (McComb) (McComb) (McComb)	Edgewood Mall Branch Office Express Branch Office Pearl River Avenue Branch Office *Southwest Mall Branch Office
	(Brookhaven) (Brookhaven)	First Bank Brookway Branch Office
	(Liberty)	First Bank
	(Magnolia)	First Bank
	(Monticello)	First Bank
	(Osyka)	First Bank
	(Prentiss)	First Bank
	(Silver Creek)	First Bank
	(Summit)	First Bank
United Mississippi Bank Post Office Box 670 Natchez 39120	(Natchez) (Natchez)	Morgantown Branch Office Southern Branch Office
	(Fayette)	United Mississippi Bank
Bank of New Albany Post Office Box 811 New Albany 38652	(New Albany) (New Albany) (New Albany)	East Branch Office Glenfield Branch Office Medical Branch Office
	(Myrtle)	Bank of New Albany
Perry County Bank Post Office Box 227 New Augusta 39456	(Beaumont)	Perry County Bank
	(McLain)	Perry County Bank
	(Runnelstown)	Perry County Bank
Newton County Bank Post Office Box 120 Newton 39345	(Newton) (Newton)	Scanlon Street Drive-In Newton County Bank (Unifirst)
	(Hickory)	Newton County Bank
	(Lake)	Newton County Bank
	(Louin)	Newton County Bank

BANK	BRANCHES	
Peoples Bank & Trust Company Post Office Box 86 North Carrollton 38947	(Carrollton)	Peoples Bank & Trust Company
The Bank of Okolona Post Office Box 306 Okolona 38860		
*Merchants and Marine Bank Post Office Box 729 Pascagoula 39567	(Pascagoula) (Pascagoula) (Pascagoula)	*Bel-Aire Branch Office Market Street Branch Office ***Merchant & Marine Bank 24-Hour Teller
	(Escatawpa)	*Merchants and Marine Bank
	(Gautier)	*Merchants and Marine Bank
	(Moss Point)	*Merchants and Marine Bank
	(Wade)	*Merchants and Marine Bank
Bank of Philadelphia Post Office Box 60 Philadelphia 39350	(Philadelphia) (Philadelphia) (Philadelphia)	Court Square Branch Office North Branch Office South Branch Office
The Citizens Bank of Philadelphia Post Office Box 209 Philadelphia 39350	(Philadelphia) (Philadelphia) (Philadelphia) (Philadelphia)	Eastside Branch Office Northside Branch Office Pearl River Branch Office Westside Branch Office
	(Carthage)	The Citizens Bank of Philadelphia
	(Carthage)	Crossroads Branch Office
	(DeKalb)	The Citizens Bank of Philadelphia
	(Madden)	The Citizens Bank of Philadelphia
	(Sebastopol)	The Citizens Bank of Philadelphia
	(Union)	The Citizens Bank of Philadelphia
*The Mississippi Southern Bank Post Office Box 509 Port Gibson 39150	(Port Gibson)	***Grand Gulf Nuclear Plant
Port Gibson Bank Post Office Box 608 Port Gibson 39150	(Port Gibson) (Port Gibson)	Market Street Branch Office ***Port Gibson Bank ATM

BANK	BRANCHES	
*Lamar County Bank Post Office Box 265 Purvis 39475	(Hattiesburg)	*Lamar County Bank
	(Sumrall)	Lamar County Bank
Southeast Mississippi Bank Post Office Drawer 138 Quitman 39355	(Picayune)	First United Bank
	(Poplarville)	First United Bank
	(Shubuta)	Bank of Shubuta
	(Stonewall)	Southeast Mississippi Bank
	(Waynesboro)	Bank of Waynesboro
The Bank of Raleigh Post Office Box 218 Raleigh 39153	(Raleigh)	The Bank of Raleigh Drive-In
	(Raleigh)	Hospital Branch Office
Merchants and Planter Bank Post Office Drawer 699 Raymond 39154	(Raymond)	Highway 18 Branch Office
	(Bolton)	The Merchants Bank
Richton Bank and Trust Company Post Office Box 527 Richton 39476	(Richton)	North Richton Branch Office
The Peoples Bank Post Office Box 419 Ripley 38663	(Ripley)	East Branch Office
	(Ripley)	McGill North Branch Office
	(Ripley)	McGill South Branch Office
	(Ripley)	Mid-Town Branch Office
Bank of Ruleville Post Office Box 96 Ruleville 38771		
Bank of Sardis Post Office Box 158 Sardis 38666		
*Peoples Bank of Senatobia Post Office Box 276 Senatobia 38668	(Senatobia)	Downtown Branch Office
	(Senatobia)	Northwest Branch Office
	(Coldwater)	Peoples Bank
*Senatobia Bank Post Office Box 96 Senatobia 38668	(Senatobia)	East Branch Office
	(Senatobia)	Express Bank
	(Independence)	Senatobia Bank
The Bank of Bolivar County Post Office Box 88 Shelby 38744	(Duncan)	The Bank of Bolivar County
	(Mound Bayou)	The Bank of Bolivar County
*Smith County Bank Post Office Box 375 Taylorsville 39168	(Mize)	Smith County Bank
	(Soso)	Smith County Bank

BANK	BRANCHES	
Northwest Bank Post Office Box 788 Tunica 38676	(Senatobia) (Walls)	Northwest Bank Bank of Walls
Planters Bank Post Office Box 127 Tunica 38676		
*Bank of Mississippi Post Office Drawer 789 Tupelo 38802	(Tupelo) (Tupelo) (Tupelo) (Tupelo) (Tupelo) (Tupelo) (Tupelo) (Tupelo) (Tupelo) (Tupelo) (Tupelo) (Tupelo) (Aberdeen) (Aberdeen) (Batesville) (Biloxi) (Biloxi) (Biloxi) (Biloxi) (Biloxi) (Biloxi) (Booneville) (Booneville) (Bruce) (Clinton) (Columbus) (Columbus) (Corinth) (Corinth) (Ecru) (Florence)	***Barnes Crossing Mall ATM (Inside) Barnes Crossing Mall Branch Office (Inside) *Barnes Crossing Mall Branch Office (Outside) Gloster Street Branch Office *Harrisburg Branch Office Home Mortgage Center Branch Office *Industrial Branch Office *Money Market (Kroger Super Market) ***North Mississippi Medical Center ATM One Mississippi Plaza Drive-In Presley Heights Branch Office Tupelo Mall Branch Office *Tupelo Mall Drive-In Bank of Mississippi *Aberdeen Plaza Branch Office Bank of Mississippi Bank of Mississippi *Edgewater Plaza Branch Office *Keesler AFB Branch Office *North Biloxi Branch Office *Pass Road Branch Office Water Street Branch Office Bank of Mississippi Crosstown Branch Office Bank of Mississippi Bank of Mississippi Bank of Mississippi *Highway 45 North Branch Office Bank of Mississippi *Highway 72 Branch Office Bank of Mississippi Bank of Mississippi

BANK	BRANCHES	
Bank of Mississippi (continued)	(Fulton)	Bank of Mississippi
	(Grenada)	Bank of Mississippi
	(Grenada)	***Penny Pincher ATM
	(Grenada)	Whitehaven Branch Office
	(Gulfport)	Bank of Mississippi
	(Hamilton)	Bank of Mississippi
	(Hattiesburg)	Bank of Mississippi
	(Hattiesburg)	*Broadway Branch Office
	(Hattiesburg)	***Forrest General Hospital ATM
	(Hattiesburg)	Hardy Street Branch Office
	(Hattiesburg)	Main Street Branch Office
	(Hattiesburg)	Medical Center Branch Office
	(Hattiesburg)	Mortgage Center Branch Office
	(Hattiesburg)	*University Branch Office
	(Hattiesburg)	*Westwood Branch Office
	(Hernando)	Bank of Mississippi
	(Horn Lake)	*Super Basics Branch Office
	(Houlka)	Bank of Mississippi
	(Houston)	Bank of Mississippi
	(Houston)	North Jackson Street Branch Office
	(Jackson)	Bank of Mississippi
	(Jackson)	*Appleridge Branch Office
	(Jackson)	*Byram Branch Office
	(Jackson)	*Deville Plaza Branch Office
	(Jackson)	Home Mortgage Center Branch Office
	(Jackson)	Lakeland Branch Office
	(Jackson)	McDowell Road Branch Office
	(Jackson)	Medical Center Branch Office
	(Louisville)	Bank of Mississippi
	(Louisville)	Bank of Mississippi Drive-In
	(Lumberton)	Bank of Mississippi
	(Mantachie)	Bank of Mississippi
	(Nettleton)	Bank of Mississippi
	(Oakland)	Bank of Mississippi
	(Ocean Springs)	*Bank of Mississippi
	(Olive Branch)	*Bank of Mississippi
	(Olive Branch)	Holiday Industrial Park Branch Office

BANK	BRANCHES	
Bank of Mississippi (continued)	(Orange Grove)	*Gulf Coast Gateway Branch Office
	(Pearl)	*Bank of Mississippi
	(Petal)	*Bank of Mississippi
	(Richland)	Bank of Mississippi
	(Sherman)	Bank of Mississippi
	(Southaven)	*Bank of Mississippi
	(Starkville)	*Bank of Mississippi
	(Starkville)	Highway 12 Branch Office
	(Vardaman)	Bank of Mississippi
	(Vicksburg)	Bank of Mississippi
	(Vicksburg)	Battlefield Branch Office
	(Vicksburg)	Clay Street Branch Office
	(Vicksburg)	***Fastlane ATM
	(West Point)	Bank of Mississippi
	(West Point)	West Main Street Branch Office
*The Peoples Bank & Trust Company Post Office Box 709 Tupelo 38802	(Tupelo)	*East Main Branch Office
	(Tupelo)	*Medical center Branch Office
	(Tupelo)	*Northside Branch Office
	(Tupelo)	*Traceway Branch Office
	(Tupelo)	*Westgate Branch Office
	(Tupelo)	***William Teller ATM (North Mississippi Medical Center)
	(Aberdeen)	The Peoples Bank & Trust Company
	(Amory)	Bank of Amory
	(Amory)	***East Side ATM
	(Amory)	Third Street Drive-In
	(Booneville)	The Peoples Bank & Trust Company
	(Booneville)	Eastgate Branch Office
	(Booneville)	Northgate Branch Office
	(Booneville)	***Triangle ATM
	(Calhoun City)	The Peoples Bank & Trust Company
	(Coffeeville)	Bank of Coffeeville
	(Corinth)	*The Peoples Bank & Trust Company

BANK	BRANCHES	
The Peoples Bank & Trust Company (continued)	(Guntown)	The Peoples Bank & Trust Company
	(Hatley)	The Peoples Bank & Trust Company
	(Juka)	*The Peoples Bank & Trust Company
	(Jumpertown)	The Peoples Bank & Trust Company
	(Okolona)	The Peoples Bank & Trust Company
	(Plantersville)	The Peoples Bank & Trust Company
	(Pontotoc) (Pontotoc)	Bank of Pontotoc Highway 15 By Pass Branch Office
	(Saltillo)	The Peoples Bank & Trust Company
	(Sardis)	Panola County Bank
	(Shannon)	The Peoples Bank & Trust Company
	(Smithville)	The Peoples Bank & Trust Company
	(Southaven)	The Peoples Bank & Trust Company
	(Vaiden)	Carroll County Bank
	(Verona)	The Peoples Bank & Trust Company
	(Water Valley) (Water Valley)	Bank of Water Valley Downtown Branch Office
	(West Point)	*Clay County Bank and Trust Company
	(West Point) (West Point)	East Main Branch Office ***William Teller ATM
	(Winona)	Merchants and Farmers Bank of Winona
Walthall Citizens Bank Post Office Box 232 Tylertown 39667		

BANK	BRANCHES	
The Bank of Walnut Post Office Box 38 Walnut 38683	(Walnut)	The Bank of Walnut Motor Branch
Bank of Walnut Grove Post Office Box 189 Walnut Grove 38189		
The Mechanics Savings Bank of Water Valley Post Office Box 707 Water Valley 38965-0707	(Water Valley) (Water Valley)	Duncan Street Drive-In Jeff Davis Branch Office
First State Bank Post Office Box 506 Waynesboro 39367	(Waynesboro) (Buckatunna) (Clara) (Leakesville) (Lucedale) (State Line)	*Northside Mini Branch Office First State Bank First State Bank First State Bank First State Bank First State Bank
The Bank of Webb Post Office Box 188 Webb 38966		
Bank of Wiggins Post Office Box 67 Wiggins 39577	(Wiggins)	South Wiggins Branch Office
Bank of Winona Post Office Box 231 Winona 38967	(Winona)	Highway 51 Drive-In
Commercial Bank Post Office Box 816 Woodville 39669		
Bank of Yazoo City Post Office Box 600 Yazoo City 39194	(Yazoo City)	*Lintonia Branch Office

*On premise electronic terminal.
***Off premise electronic terminal.

LIST OF NATIONAL CHARTERED BANKS INCLUDING BRANCHES

December 31, 1990

BANK	BRANCHES	
Metropolitan National Bank Post Office Box 167 Biloxi 39533	(Biloxi) (Biloxi) (Gautier) (Gulfport) (Gulfport) (Ocean Springs) (Ocean Springs) (Pascagoula)	Edgewater PETIT BOIS 23rd Avenue 25th - Pass Road East Ocean Springs
First National Bank of Clarksdale Post Office Box 220 Clarksdale 38614	(Clarksdale) (Clarksdale) (Marks)	Highway 61 South Yazoo Avenue
First National Bank of Bolivar County Post Office Box 850 Cleveland 38732		
First Columbus National Bank Post Office Box 231 Columbus 39701	(Columbus) (Columbus) (Columbus) (Columbus) (Columbus) (Columbus) (Caledonia)	Columbus AFB *45 North East Columbus 82 East Military Road ***Soco Express Teller
National Bank of Commerce of Corinth Post Office Box 869 Corinth 38834	(Corinth) (Corinth) (Corinth)	Filmore Highway 72 Shiloh Road
Copiah Bank, N.A. Post Office Box 31 Hazlehurst 39083	(Hazlehurst) (Hazlehurst) (Crystal Springs) (Wesson)	Caldwell Mid City
First American National Bank of Iuka Post Office Box 397 Iuka 38852	(Iuka) (Iuka) (Belmont) (Burnsville)	One Nasa Drive Branch Southside

BANK	BRANCHES	
First American National Bank of Iuka (continued)	(Golden)	
	(Rienzi)	
	(Tishomingo)	
Consumer National Bank Post Office Box 22767 Jackson 39201	(Jackson)	Terry Road
Deposit Guaranty National Bank Post Office Box 1200 Jackson 39215-1200	(Jackson)	***Airport Mini Bank
	(Jackson)	***Allstate
	(Jackson)	***Baptist Medical Center Mini Bank
	(Jackson)	Eliis Avenue
	(Jackson)	Five Points
	(Jackson)	*Hinds General
	(Jackson)	I-55 North Shop N'Bank
	(Jackson)	***JSU Mini Bank
	(Jackson)	*Lakeland Drive
	(Jackson)	Livingston Park
	(Jackson)	*Maywood
	(Jackson)	*Meadowbrook
	(Jackson)	Medical Center
	(Jackson)	Metro Center
	(Jackson)	*Metro Center Mall
	(Jackson)	***Metro Center Mini Bank
	(Jackson)	***Mini Bank Junior
	(Jackson)	***Mississippi Farm Bureau ATM
	(Jackson)	Motor Bank
	(Jackson)	*Northside Drive
	(Jackson)	North State
	(Jackson)	Old Canton Road
	(Jackson)	*Old Canton Shop N'Bank
	(Jackson)	***Operations Center
	(Jackson)	*Raymond - Terry Road
	(Jackson)	***Southern Farm
	(Jackson)	State Street
	(Jackson)	***St. Dominics Mini Bank
	(Jackson)	Terry Road
	(Jackson)	***University Medical Center Mini Bank
	(Belmont)	
	(Benton)	
	(Booneville)	
	(Brandon)	Crossgates
	(Brandon)	Reservoir - Grants Ferry
	(Brookhaven)	Brookhaven Shop N'Bank
	(Centreville)	

BANK	BRANCHES	
Deposit Guaranty National Bank (continued)	(Clinton)	*Clinton Plaza
	(Clinton)	North Clinton
	*(Columbus)	
	(Columbus)	East Columbus
	(Columbus)	University Mall
	(Corinth)	
	(Corinth)	*College Hill
	(Corinth)	*Shiloh Road
	(Eupora)	
	(Fulton)	
	(Fulton)	Southgate
	(Greenville)	
	(Greenville)	Auto Office
	(Greenville)	*Bowman Boulevard
	(Greenville)	Crossroads
	(Greenville)	East 82
	*(Greenwood)	
	(Greenwood)	East Side
	(Greenwood)	Howard Street
	(Greenwood)	Motor Office
	(Gulfport)	
	(Gulfport)	Airport
	(Gulfport)	Shop N'Bank
	(Hattiesburg)	
	(Hattiesburg)	Camp Shelby
	(Hattiesburg)	*Cloverleaf
	(Hattiesburg)	Industrial
	(Hattiesburg)	Magnolia
	(Hattiesburg)	*University Mall
	(Hattiesburg)	***USM Mini Bank
	(Hernando)	
	(Laurel)	
	(Laurel)	Gardiner Center
	(Laurel)	North Laurel
	(Laurel)	Pine Tree
	(Laurel)	Westland
	(Madison)	Madison State Shop N'Bank
	(Magnolia)	Magnolia Mall
	(Mathiston)	
	(McComb)	*Delaware Avenue
	(McComb)	***Edgewood Mall

BANK	BRANCHES	
Deposit Guaranty National Bank (continued)	(McComb)	Motor Office
	(McComb)	Pike Mart
	(Meridian)	
	(Meridian)	Broadmoor
	(Meridian)	Drive-In
	(Meridian)	East Gate
	(Meridian)	45th Avenue
	(Meridian)	Medical Center
	(Meridian)	South Branch
	(Monticello)	
	(Natchez)	
	(Natchez)	*Jefferson Davis
	(Natchez)	Magnolia
	(New Hebron)	
	(Oxford)	***Ole Miss Mini Bank
	*(Pearl)	
	(Pearl)	Pearson Road
	(Petal)	
	(Richland)	Shop N'Bank
	(Ridgeland)	***Country Club Village
	(Ridgeland)	Highway 51
	(Ridgeland)	Northpark
	(Southaven)	
	(Southaven)	***Baptist Hospital Mini Bank
	(Southaven)	Highway 51
	(Starkville)	
	(Starkville)	***MSU Mini Bank
	(Starkville)	***MSU Mini Bank II
	(Starkville)	Russell Branch
	(Starkville)	*12 - 25 Branch
	(Sturgis)	
	(Tupelo)	
	(Tupelo)	Medical Center
	(Tupelo)	***North Mississippi Medical Center ATM
	(Tupelo)	Northside
	(Tupelo)	*Varsity Village
	(Tupelo)	***Varsity Village ATM
	(Tupelo)	Westside
	(Vicksburg)	
	(Vicksburg)	Halls Ferry Road

BANK	BRANCHES	
Deposit Guaranty National Bank (continued)	(Vicksburg)	Mission 66
	(Vicksburg)	Shop N'Bank
	(Walls)	
	(Yazoo City)	
	(Yazoo City)	Grand Avenue
	(Yazoo City)	*Highway 49 East
*Trustmark National Bank Post Office Box 291 Jackson 39205	(Jackson)	*Battlefield
	(Jackson)	Byram
	(Jackson)	***Byram Texaco ATM
	(Jackson)	Candlestick
	(Jackson)	*Deville (Unifirst)
	(Jackson)	***Echelon Parkway
	(Jackson)	*Highland
	(Jackson)	*Highway 18
	(Jackson)	I-55 North
	(Jackson)	*Jackson Mall
	(Jackson)	Jackson Square (Unifirst)
	(Jackson)	***Jitney Super Center ATM
	(Jackson)	*Landmark (Unifirst)
	(Jackson)	Lakeland
	(Jackson)	Meadowbrook
	(Jackson)	Medical Arts
	(Jackson)	*Metro (Unifirst)
	(Jackson)	***Mobile Express "MX" (1207 Mississippi Street)
	(Jackson)	*North State Street Drive Through
	(Jackson)	Poindexter
	(Jackson)	South State Street
	(Jackson)	Terry Road
	(Jackson)	***Trustmark Express (1264 High Street)
	(Jackson)	***Trustmark Express (2500 North State Street)
	(Jackson)	***Trustmark Express (St. Dominic's Medical Plaza)
	(Jackson)	*Westland
	(Jackson)	Woodland Hills
	(Bogue Chitto)	
	(Brandon)	
	(Brandon)	Crossgates
	(Brandon)	Kroger Food Store
	(Brandon)	***Trustmark Express (915 Government Street)
	(Brandon)	***Trustmark Express (30 Spillway Road)
	(Brandon)	Castlewood

BANK	BRANCHES	
Trustmark National Bank (continued)	*(Brookhaven)	
	(Brookhaven)	***A Plus Banker
	(Brookhaven)	Downtown Drive-In
	(Brookhaven)	*Highland Square
	(Brookhaven)	Lincoln Plaza
	(Canton)	
	(Canton)	F.E. Allen Branch
	(Canton)	East Canton Shopping Center
	*(Clinton)	
	(Clinton)	*Unifirst
	(Columbia)	
	(Columbia)	Motor Bank
	(Columbia)	*North Branch
	(Florence)	
	(Flowood)	
	(Flowood)	*Lakeland Drive
	(Georgetown)	
	(Gloster)	
	(Greenville)	
	(Greenville)	*Greenville Mall
	(Greenville)	Highway Branch
	(Greenville)	Motor Branch
	(Greenwood)	
	(Greenwood)	Church Street
	(Greenwood)	*Park Avenue
	(Hattiesburg)	
	(Hattiesburg)	*Broadway Drive
	(Hattiesburg)	Cloverleaf Mall
	(Hattiesburg)	Lincoln Road Square
	(Hattiesburg)	Turtle Creek Branch Office
	(Hattiesburg)	*University
	(Hazlehurst)	
	(Hazlehurst)	Northside
	(Hernando)	
	(Hernando)	*I-55 Drive-In
	*(Horn Lake)	
	(Laurel)	
	(Laurel)	Ellisville Boulevard
	(Laurel)	*North Laurel
	(Laurel)	Sawmill Branch
	(Laurel)	South Laurel
	(Laurel)	*West Laurel

BANK	BRANCHES	
Trustmark National Bank (continued)	(Leland)	
	(Liberty)	
	(Louisville)	
	(Madison)	
	(Madison)	St. Catherines Village Branch
	*(Magee)	
	(Magee)	Main Street
	(McComb)	
	(McComb)	*Delaware Branch
	(McComb)	Pike Center Mart
	(Meridian)	
	(Meridian)	East Branch
	(Meridian)	*North Branch
	(Meridian)	South Branch
	(Meridian)	*Village Fair
	(Meridian)	*West Branch
	(Olive Branch)	
	(Oxford)	***Trustmark Express Grove Loop and Student Union Drive
	(Oxford)	***Trustmark Express 1401 Jackson Avenue
	*(Pearl)	
	(Pearl)	*Unifirst
	(Pelahatchie)	
	(Petal)	
	(Port Gibson)	***Trustmark Express (Grand Gulf Nuclear Station)
	(Raymond)	***Trustmark Express (Hinds Community College))
	(Richland)	
	*(Ridgeland)	
	(Ridgeland)	*North Park
	(Ridgeland)	Trustmark Express (1200 County Line Road)
	*(Southaven)	
	(Southaven)	Southaven LPO
	(Starkville)	***Trustmark Express

BANK	BRANCHES	
Trustmark National Bank (continued)	(Tylertown)	
	(Tylertown)	Drive-In
	(Wesson)	
First National Bank of Holmes County	(Durant)	
Post Office Box 608	(Pickens)	
Lexington 39095	(Tchula)	
First National Bank of Lucedale	(Lucedale)	Motor Branch
300 West Main Street		
Lucedale 39452	(Leakesville)	
The Citizens National Bank of Meridian	(Meridian)	*Broadmoor
	(Meridian)	*College Park
Post Office Box 911	(Meridian)	8th Street
Meridian 39301	(Meridian)	Industrial
	(Meridian)	*NAS Facility
	(Meridian)	*22nd Avenue
	(Meridian)	23rd Avenue
	(Meridian)	Tuxedo
	(Carthage)	
	(Enterprise)	
	(Kosciusko)	
	(Kosciusko)	Motor Branch
	(Laurel)	
	(Macon)	
	(Marion)	
	(Philadelphia)	
	(Quitman)	
	(Stonewall)	
Great Southern National Bank	(Meridian)	College Park
Post Office Box 1271	(Meridian)	Medical Center
Meridian 39302	(Meridian)	North Branch
	(Decatur)	
	(Enterprise)	
	(Hattiesburg)	
	(Hattiesburg)	Northside
	(Hattiesburg)	University West

BANK	BRANCHES	
Great Southern National Bank (continued)	(Pachuta)	
	(Quitman)	
	(Waynesboro)	
Pike County National Bank Post Office Box 1666 McComb 39648	(McComb)	Commerce Office
Britton & Koontz First National Bank Post Office Box 1407 Natchez 39120	(Natchez) (Natchez)	Fatherland St. Catherine
First National Bank Post Office Box 239 New Albany 38652	(New Albany) (New Albany)	*Coulter Drive East Branch
	(Ashland)	
	(Blue Mountain)	
	(Hickory Flat)	
	(Ripley)	
	(Tupelo) (Tupelo)	Medical Center
*The First National Bank of Oxford Post Office Box 847 Oxford 38655	(Oxford) (Oxford) (Oxford) (Oxford)	Medical Center North Lamar ***Student Union University
Citizens National Bank Post Office Box 1758 Pascagoula 39567	(Ocean Springs)	
The First National Bank of Pontotoc Post Office Box 29 Pontotoc 38863	(Pontotoc)	West Pontotoc
First National Bank Post Office Box 848 Rosedale 38769		
National Bank of Commerce of Mississippi Post Office Box 1187 Starkville 39759	(Starkville) (Starkville) (Starkville)	82 Branch Motor Branch University
	(Aberdeen) (Aberdeen) (Aberdeen)	 Highway 45 North Maple Street

BANK	BRANCHES	
National Bank of Commerce of Mississippi (continued)	(Amory)	
	(Amory)	Medical Industrial Center
	(Artesia)	
	(Brooksville)	
	(Columbus)	
	(Columbus)	Bluecutt Branch
	(Columbus)	Fairlane
	(Columbus)	Gardner Boulevard
	(Columbus)	NBC Money Market
	(Columbus)	North Columbus
	(Hamilton)	
	(Maben)	
*First National Bank of Vicksburg Post Office Box 39 Vicksburg 39180	(Vicksburg)	Airport
	(Vicksburg)	*Battlefield
	(Vicksburg)	Beechwood
	(Vicksburg)	Cherry Street
	(Vicksburg)	*Halls Ferry Road
	(Vicksburg)	Mission 66
	(Vicksburg)	Pemberton Mall
	(Jackson)	
Merchants National Bank Post Office Box 871 Vicksburg 39180	(Vicksburg)	Belmont
	(Vicksburg)	*Clay Street
	(Vicksburg)	***Miss Money 61 North
	(Vicksburg)	***Miss Money 61 South
	(Vicksburg)	***Miss Money Indiana Avenue
	(Vicksburg)	Pemberton Boulevard
	(Vicksburg)	Plaza Branch
	(Utica)	
The First National Bank of West Point Post Office Box 837 West Point 39773	(West Point)	East Main Street
	(West Point)	Highway 45
First National Bank of Wiggins Post Office Box 307 Wiggins 39577		

*Has on premise electronic terminal.
***Off premise electronic terminal.

STATEMENT OF CONDITION
SMALL LOAN LICENSEES – 1990

For the Year Ending December 31, 1990

ASSETS	AMOUNT		
	MIL	THOU	HUN
Cash on Hand and in Banks	22	585	700
Accounts Receivable	138	565	100
Loans Receivable (Under Small Loan Act)	928	216	700
Real Estate (Less reserve for depreciation – building)	2	670	400
Furniture, fixtures & equipment (Less reserve for depreciation)	13	909	500
Accrued Interest Receivable	7	515	100
Deferred Charges & Prepaid Expenses	4	224	900
Due from Home Office and/or Subsidiaries	13	424	200
Other Assets	118	110	000
TOTAL ASSETS	**1,249**	**221**	**600**
LIABILITIES AND CAPITAL			
Accounts Payable	26	085	900
Notes Payable	199	585	700
Deferred Income and Unearned Charges	276	318	700
Due Home Office and/or Subsidiaries	575	236	600
Other Liabilities	11	213	800
Capital Stock (If CORPORATION)	16	401	200
Net Worth (If INDIVIDUAL or PARTNERSHIP)	3	564	500
Surplus	78	186	600
Undivided Profits	33	444	300
Reserve for Bad Debts	28	174	300
Other Reserves	1	010	000
TOTAL LIABILITIES AND CAPITAL	**1,249**	**221**	**600**

STATEMENT OF INCOME AND EXPENSES FOR SMALL LOAN LICENSEES FOR THE YEAR ENDING DECEMBER 31, 1990

INCOME	AMOUNT		
	MIL	THOU	HUN
Charges collected and/or earned (Under Small Loan Act)	177	650	300
Charges collected and/or earned (Sales Contracts)	46	761	800
Charges collected and/or earned	10	730	000
Income on Insurance (Credit Life, A & H, Property)	9	521	600
Income on recording or non-filing insurance	1	425	200
Delinquent charges collected	9	100	300
All other income not listed above	7	648	900
TOTAL OPERATING INCOME	262	838	100
EXPENSES			
Interest paid (Accounts receivable and/or notes payable)	77	964	700
Salaries of office personnel (Include all payroll taxes)	46	026	300
Salaries of officers, owners and partners (Include payroll taxes)	6	093	300
Home office expenses (Exclusive of Salaries – Line 28)	20	583	100
Taxes (Local, State, Federal)	7	985	500
Reserve for Bad Debts	36	001	700
Other expenses (Include all expenses not shown above)	49	614	500
TOTAL OPERATING EXPENSES	244	269	100
NET INCOME	**18**	**569**	**000**

LENDER LICENSEES
(Mississippi Small Loan Laws)

Aberdeen	City Finance Company
	Credit Centers, Inc.
	Easy Finance of Aberdeen
	First Family Financial Services
	National Loans, Inc.
	d/b/a/ First Security Finance, Inc.
	United Credit Corp.
Ackerman	Ackerman Finance, Inc.
Amory	Action Financial Services
	Amory Finance Corporation
	Best Financial Services, Inc.
	Budget Financial Services, Inc.
	Credit Centers, Inc.
	Easy Finance of Amory
	First Family Financial Services
	Sears Consumer Financial Corp.
Ashland	National Loans, Inc.
	d/b/a/ Third National Loans
Baldwyn	Baldwyn Finance Co., Inc.
Batesville	A I C Financial Services, Inc.
	City Finance Company
	Credit Centers, Inc.
	First Family Financial Services
	Gulfco Finance Company
	National Loans, Inc.
	d/b/a/ First National Loans
	Personal Finance Corporation
	Treasurer Loans of Batesville
Bay Springs	SunSouth Financial Corporation
	Bay Springs Finance Co., Inc.
	Central Credit Corporation
	Money, Inc. of Bay Springs
Bay St. Louis	Central National Loans, Inc.
	City Finance Company
	Coastal Premium Finance Company
	Credit Centers, Inc.
	Sears Consumer Financial Corp.
Belzoni	Peoples Financial Services of the Delta
Biloxi	Aetna Finance Company
	American General Finance, Inc.
	Central National Loans, Inc.
	Credit Centers, Inc.
	First Family-Financial Services
	Gulf South Mortgage
	Mercury Finance Co. of MS
	Republic Finance, Inc.
	Sears Consumer Financial Corp. (3 offices)
	Strojny Corporations
	d/b/a/ Coast Premium Finance Co.
	Tower Loan of Mississippi

Booneville	Credit Centers, Inc. Danco Finance, Inc. d/b/a/ Dan's Finance Company Easy Finance of Booneville First Family Financial Services National Loans, Inc. d/b/a/ First National Loans Republic Finance, Inc.
Brandon	American General Finance, Inc. Sears Consumer Financial Corp. (2 offices)
Brookhaven	Commercial Credit Corporation Credit Centers, Inc. First Family Financial Services First Guaranty Finance Jones Financial Services, Inc. Lincoln Financial Services, Inc. Ole Brook Finance Company Personal Finance Corporation Republic Finance, Inc. Sears Consumer Financial Corp. (2 offices) United Credit Corp.
Bruce	A I C Financial Services, Inc. Gulfco Finance Company
Canton	Credit Centers, Inc. Eagle Mortgage Corporation Easy Finance First Family Financial Services State Financial Services Tower Loan of Mississippi
Carthage	Atco Co., Inc. of Carthage Credit Centers, Inc. Family Budget Service of Carthage First Carthage Finance, Inc. Nationwide Mortgage, Inc. Tower Loan of Mississippi Wheel-In Finance Company
Charleston	Criswell Finance Company
Clarksdale	City Finance Company First Family Financial Services Hartford Financial Services National Loans, Inc. d/b/a/ Third National Loans Third Union Finance, Inc. d/b/a/ Union Finance
Cleveland	A I C Financial Services, Inc. Beneficial Mississippi, Inc. City Finance Company Credit Centers, Inc. Defenbaugh & Company, Inc. First Family Financial Services First Guaranty Finance National Loans, Inc. d/b/a/ Third National Loans

Cleveland (continued)	Valley Financial Services d/b/a Money Tree Financial Services
Clinton	Credit Centers, Inc.
Collins	Citizens Financial Services Community Credit, Inc. Dixieland Finance, Inc.
Columbia	Citizens Financial Services Columbia Financial Services, Inc. Community Credit, Inc. Credit Centers, Inc. First Family Financial Services Kentucky Finance Co., Inc. Republic Finance, Inc.
Columbus	Action Financial Services Aetna Finance Company Beneficial Mississippi, Inc. City Finance Company Commercial Credit Corporation Credit Centers, Inc. Easy Finance of Columbus First Family Financial Services Fleet Finance, Inc. Franklin Finance Corporation Magnolia Financial Services Corp. Norwest Financial Mississippi Personal Finance Corporation Republic Finance, Inc. Sears Consumer Financial Corp. (2 offices) U S A Financial Services, Inc.
Corinth	A I C Financial Services, Inc. City Finance Company Commercial Credit Corporation Credit Centers, Inc. First Citizens Loans, Inc. First Family Financial Services First State Loans of Corinth, Inc. Personal Finance Corporation Treasurer Loans, Inc. Treasurer Loans, Inc. d/b/a/ First American Loans
Crystal Springs	Great Southern Finance Co., Inc. Premium Finance Services, Inc. of Mississippi Sun Finance Corporation Sunburst Financial Services d/b/a/ Rapid Finance Company Tower Loan of Mississippi
D'Iberville	Credit Centers, Inc.
DeKalb	Kemper Finance, Inc.
Drew	Tower Loan of Mississippi Valley Financial Services, Inc. d/b/a/ Money Tree Financial Services

Ellisville	Tower Loan Brokers of Ellisville
Escatawpa	Singing River Mortgage Company
Eupora	Tower Loan of Mississippi
	Personal Finance Corporation
Flowood	Mid-South Premium Finance, Inc.
Forest	Credit Centers, Inc.
	First Family Financial Services
	First Forest Finance, Inc.
	Forest Financial Services, Inc.
	Home Security Financial Services, Inc.
	Tower Finance Company, Inc.
Fulton	City Finance Company
	Itawamba Loans, Inc.
	Personal Finance Corporation
	Tenn Tom Loans, Inc.
Gautier	Central National Loans, Inc.
	Sears Consumer Financial Corp. (2 offices)
Greenville	A I C Financial Services, Inc.
	Aetna Finance Company
	American General Finance, Inc.
	Beneficial Mississippi, Inc.
	City Finance Company
	Commercial Credit Corporation
	Credit Centers, Inc.
	Fleet Finance, Inc.
	Gulfco Finance Company
	Norwest Financial Mississippi
	Sears Consumer Financial Corp. (3 offices)
	Security Credit, Inc.
	Sunburst Financial Services
	d/b/a/ Rapid Finance Company
	Tower Loan of Mississippi
	United Companies Lending Corp.
Greenwood	City Finance Company
	Commercial Credit Corporation
	Credit Centers, Inc.
	First Family Financial Services
	First Guaranty Finance
	Gulfco Finance Company
	Mutual Credit Corporation
	Republic Finance, Inc.
	Sears Consumer Financial Corp.
	Sunburst Financial Services
	d/b/a/ Rapid Finance Company
	Tower Loan of Mississippi
	Valley Financial Services, Inc.
	d/b/a/ Money Tree Financial Services
Grenada	A I C Financial Services, Inc.
	Allied Credit Corporation
	C & F Financial Services
	City Finance Company
	Commercial Credit Corporation
	Defenbaugh Finance

Grenada (continued)	First Family Financial Services
	Gulfco Finance Company
	Personal Finance Corporation
	Republic Finance, Inc.
	Sunburst Financial Services
	d/b/a/ Rapid Finance Company
	Treasurer Loans of Batesville
	U S A Financial Services, Inc.
Gulfport	Aetna Finance Company
	Airport Financial Services, Inc.
	Allstate Discount & Credit Corp.
	American General Finance, Inc.
	Associates Financial Services
	AVCO Financial Services
	Central National Loans, Inc.
	Chrysler First Financial Services
	City Finance Company
	Commercial Credit Corporation (2 offices)
	Commercial Securities Co., Inc.
	Credit Centers, Inc.
	Credit Centers, Inc. (Gulfport-Downtown)
	Eagle Mortgage Corporation
	Fidelity Financial Services
	First Guaranty Finance
	Gulf South Mortgage
	Harrison Financial Services, Inc.
	Kentucky Finance Co., Inc.
	Norwest Financial Mississippi
	Personal Finance Corporation
	Pioneer Credit Company
	Republic Finance, Inc.
	Sears Consumer Financial Corp. (6 offices)
	Standard Financial Services, Inc.
	Tower Loan of Mississippi
	United Companies Lending Corp.
Hattiesburg	A I C Financial Services, Inc.
	Aetna Finance Company
	American General Finance, Inc.
	American General Finance, Inc.
	C & F Financial Services
	C M B Financial Services
	Central Financial Services
	Central National Loans, Inc.
	Commercial Credit Corporation (2 offices)
	Commercial Securities Co., Inc.
	Credit Centers, Inc.
	First Guaranty Finance
	First Magnolia Credit, Inc.
	Fleet Finance, Inc.
	H.F.S. of Hattiesburg, Inc.
	d/b/a/ Hartford Finance Company
	Jet Finance Services, Inc.
	Loans, Inc.
	Norwest Financial Mississippi

Hattiesburg (continued)	Personal Finance Corporation
	Prime Finance, Inc.
	Republic Finance, Inc.
	Sears Consumer Financial Corp. (7 offices)
	Security Finance Corp. of Georgia
	d/b/a/ Security Finance
	Southern Funding, Inc.
	Sunburst Financial Services
	d/b/a/ Rapid Finance Company
	Tower Loan of Mississippi
	United Companies Lending Corp.
Hazlehurst	Copiah Finance Co., Inc.
	Credit Centers, Inc.
	First Family Financial Services,
Heidelberg	Money, Inc. of Heidelberg
Hernando	National Loans, Inc.
	d/b/a/ Third National Loans
Hollandale	Peoples Financial Services of the Delta
Holly Springs	Credit Centers, Inc.
	City Finance Company
	First Family Financial Services
	National Loans, Inc.
	d/b/a/ First Fidelity Loans.
	National Loans, Inc.
	d/b/a/ Third National Loans
Horn Lake	A I C Financial Services, Inc.
	First Family Financial Services
	Personal Finance Corporation
	Southaven Loan & Investment
Houston	First Family Financial Services
	Personal Finance Corporation
	United Credit Corp.
Indianola	City Finance Company
	Credit Centers, Inc.
	First Family Financial Services
	Gulfco Finance Company
	Peoples Finance, Inc.
Iuka	City Finance Company
	Credit Centers, Inc.
	National Loans, Inc.
	d/b/a/ First National Loans
	Personal Finance Corporation
Jackson	A B C Finance Company
	A I C Financial Services, Inc.
	Advanced Mortgage Services
	Aetna Finance Company (2 offices)
	Allied Credit Corporation
	American General Finance, Inc. (3 offices)
	AMFIRST Financial Services, Inc.
	Associates Financial Services
	AVCO Financial Services

Jackson (continued)	Beneficial Mississippi, Inc. Blazer Financial Services, Inc. C & F Financial Services C & S Family Credit, Inc. Capital Loans, Inc. Central Credit Corporation Chrysler First Financial Services City Finance Company Commercial Credit Corporation (3 offices) Community Money Center, Inc. Credit Centers, Inc. DAC Mortgage Company Daniel & Associates, Inc. d/b/a/ Century Mortgage Eagle Mortgage Corporation Equity Resources Fidelity Financial Services (3 offices) First Capital Mortgage Corp. First Family Financial Services (2 offices) First Fidelity Financial Services First Guaranty Finance First Magnolia Credit, Inc. First Union Home Equity Corp. Fleet Finance, Inc. Friendly Finance Company, Inc. Globe Finance Company, Inc. Goldome Credit Corporation Green Tree Acceptance, Inc. Gulfco Finance Company Hartford Financial Services Hinds Securities Company, Inc. Home Equity Loans, Inc. Insurance Premium Acceptance Co. d/b/a/ IPAC M & F Financial Services Major Industries, Inc. Metro Finance, Inc. MS Financial Services, Inc. MS Short Term Loan Assn., Inc. Norwest Financial Mississippi Personal Finance Corporation Phoenix Financial Service, Inc. Premium Assignment Corporation Premium Resource Corp. of MS Realty Mortgage Corporation Sears Consumer Financial Corp. (9 offices) Security Finance Corp. of Georgia d/b/a/ Security Finance Security Pacific Financial Services Shelter Financial Services Southern Cross Insurance Services Sun Finance Corporation Sunburst Financial Services d/b/a/ Rapid Finance Company

Jackson (continued)	Sunburst Financial Services d/b/a/ Rapid Finance Company Tillman Finance Company Tower Loan of Mississippi (3 offices) Union Mortgage Company United Companies Lending Corp. (2 offices) United Credit Corp. White System of Jackson, Inc. Whiteway Finance Company, Inc. d/b/a/ Mutual Finance, Inc.
Kosciusko	First Family Financial Services Industrial Finance Corporation Kosciusko Credit Corporation Personal Finance Corporation Republic Finance, Inc. State Financial Services Tower Loan of Mississippi United Credit Corp.
Laurel	A B C Loans, Inc. Aetna Finance Company American General Finance, Inc. Capital Loans, Inc. Central Credit Corporation City Finance Company Commercial Credit Corporation Credit Centers, Inc. Credit Centers, Inc. (Laurel-South) First Family Financial Services First Southern Finance Laurel Loans, Inc. Sears Consumer Financial Corp. Southeastern Financial Services Tower Loan of Mississippi
Lexington	American General Finance, Inc. Peoples Financial Services of the Delta, Inc.
Liberty	C.F.S. Inc. S W Loans, Inc.
Long Beach	Sears Consumer Financial Corp.
Louisville	Credit Centers, Inc. First Family Financial Services Fleet Finance, Inc. Home Security Financial Services Louisville Credit Corporation Personal Finance Corporation Tower Loan of Mississippi United Credit Corp.
Lucedale	First Family Financial Services Personal Finance Corporation Singing River Mortgage Company South Mississippi Finance Company
Macon	Crespino's Finance First Family Financial Services

	Noxubee Finance Incorporated
Magee	Community Credit, Inc.
	Credit Centers, Inc.
	First Family Financial Services
	Premium Credit Corporation
	Sun Finance Corporation
	United Credit Corp.
Magnolia	Lively Finance Company
McComb	C & F Financial Services
	City Finance Company
	Commercial Credit Corporation
	Credit Centers, Inc.
	Delwest Financial Services, Inc.
	First Family Financial Services
	First Guaranty Finance
	Kentucky Finance Co., Inc.
	Money Center, Inc.
	Personal Finance Corporation
	Republic Finance, Inc.
	Sears Consumer Financial Corp.
Meadville	Franklin County Financial Services
Meridian	Aetna Finance Company
	American General Finance, Inc.
	American General Finance, Inc.
	Beneficial Mississippi, Inc.
	Central Credit Corporation
	Central Financial Services
	City Finance Company
	Commercial Credit Corporation
	Commercial Credit Corporation
	Community Credit, Inc.
	d/b/a/ Community Credit of Meridian
	Credit Centers, Inc.
	Dorman Finance
	Fidelity Financial Services
	First Credit Corporation
	First Family Financial Services
	Franklin Finance Corporation
	G & L Credit Corporation
	Guaranty Finance, Inc.
	Imperial Finance Corporation
	King Loan Service, Inc.
	Loans, Inc.
	Metro Loan Corporation
	Money, Inc.
	Republic Finance, Inc.
	Sears Consumer Financial Corp.
	Security Finance Corp. of Georgia
	d/b/a/ Security Finance
	Total Finance, Inc.
	Town Finance Corporation
	United Credit Corp.
	White System of Meridian, Inc.

Monticello	Citizens Financial Services Corp. Community Credit, Inc.
Morton	Community Financial Services Morton Finance Company, Inc.
Moss Point	Credit Centers, Inc Delwood Finance, Inc. First Family Financial Services Magnolia Finance of Moss Point, Inc.
Natchez	Aetna Finance Company American General Finance, Inc. Beneficial Mississippi, Inc. Credit Centers, Inc. Delta Finance Company, Inc. First Family Financial Services First Fidelity Financial Services of Natchez, Inc. General Finance Corporation Personal Finance Corporation Sears Consumer Financial Corp. (2 offices) Southwest Financial Services
Nettleton	Personal Finance Corporation
New Albany	Credit Centers, Inc. Easy Finance of New Albany First Family Financial Services National Loans, Inc. d/b/a/ Third National Loans Personal Finance Corporation Premium Payments Republic Finance, Inc. United Credit Corp.
Newton	First Family Financial Services Newton Credit Corporation Tower Finance Company, Inc.
Noxapater	Philadelphia Finance Corp. d/b/a/ Noxapater Financial Service
Ocean Springs	A I C Financial Services, Inc. Beneficial Mississippi, Inc. Credit Centers, Inc. Gulf Coast Financial Services, Inc. Red Carpet Financial Services Sears Consumer Financial Corp.
Okolona	Best Financial Services, Inc. City Finance Company
Olive Branch	Sears Consumer Financial Corp. City Finance Company Credit Centers, Inc. National Loans, Inc. d/b/a/ First National Loans Personal Finance Corporation
Oxford	A I C Financial Services, Inc. Allied Credit Corporation City Finance Company

Oxford (continued)	Commercial Credit Corporation
	Downtown Finance of Oxford, Inc.
	First Family Financial Services
	National Loans, Inc.
	d/b/a/ Third National Loans
	Oxford Loan & Finance Company
	Tower Loan of Mississippi
Pascagoula	A I C Financial Services, Inc.
	Aetna Finance Company
	American General Finance, Inc.
	Associates Financial Services
	City Finance Company
	Commercial Credit Corporation (2 offices)
	Commercial Securities Company
	Credit Centers, Inc.
	Fidelity Financial Services
	Heidelberg Enterprises, Inc.
	d/b/a/ Quick Finance Company
	Kentucky Finance Co., Inc., MS.
	Sears Consumer Financial Corp. (2 offices)
	Sunburst Financial Services
	d/b/a/ Rapid Finance Company
	Tower Loan of Mississippi
	U S A Premium Finance Company
Pearl	Central Credit Corporation
	Community Credit, Inc.
	d/b/a/ Community Credit of Pearl
	Credit Centers, Inc.
	First Family Financial Services
	Guaranty Finance, Inc.
	Hoover Finance Company
	Loan Service of Pearl, Inc.
	d/b/a/ Patsy McGee Loan Service
	M & F Financial Services
	Personal Finance Corporation
	Sears Consumer Financial Corp. (2 offices)
	Sunburst Financial Services
	d/b/a/ Rapid Finance Company
	Tillman Finance Company
	Tower Loan of Mississippi
Pelahatchie	Community Financial Services, Inc.
Petal	Credit Centers, Inc. (Petal)
	Sears Consumer Financial Corp.
Philadelphia	A I C Financial Services, Inc.
	City Finance Company
	Credit Centers, Inc.
	First Family Financial Services
	Guaranty Finance, Inc.
	Philadelphia Finance Corp.
	Tower Loan of Mississippi
Picayune	Chrysler First Financial Services
	Community Finance, Inc.
	Credit Centers, Inc.

Picayune (continued)	First Family Financial Services
	First Guaranty Finance
	First Magnolia Credit, Inc.
	Harrison Financial Services, Inc.
	Sears Consumer Financial Corp.
	Termplan, Inc.
	Tower Loan of Mississippi
Pontotoc	City Finance Company
	Downtown Finance Company, Inc.
	Gulfco Finance Company
	Peoples Finance Company of Pontotoc
	Personal Finance Corporation
	Pontotoc Loans, Inc.
	Treasurer Loans, Inc. of Pontotoc
Poplarville	Tower Loan of Mississippi
Port Gibson	Tower Loan of Mississippi
Prentiss	Citizens Financial Services
	First Guaranty Finance
	Stamps Guaranty Inc.
Quitman	Central Financial Services
	Central National Loans, Inc.
	Community Credit, Inc.
	Gulf National Loans, Inc.
	Quitman Financial Corporation
Richland	Hoover Finance Company
Richton	T Bar T, Inc.
	d/b/a/ Trigg Finance & Loans
Ridgeland	Aetna Finance Company
	Norwest Financial Mississippi
	Sears Consumer Financial Corp.
Ripley	Capitol Loans of Ripley, Inc.
	City Finance Company
	Credit Centers, Inc.
	National Loans, Inc.
	d/b/a/ Third National Loans
Riverwood Illinois	Personal Finance Corporation
Rosedale	Valley Financial Services
	d/b/a/ Money Tree Financial Services
Saltillo	Sunbelt Financial Services, Inc.
Sardis	Tower Loan of Mississippi
	Treasurer Loans of Batesville
Scooba	Heritage Financial Services
Sebastapol	Philadelphia Finance Corp.
	d/b/a/ Sebastapol Financial Services
Senatobia	A I C Financial Services, Inc.
	City Finance Company
	First Family Financial Services
	Massey Loans, Inc.
	National Loans, Inc.
	d/b/a/ First National Loans

Senatobia (continued)	Personal Finance Corporation
	Sears Consumer Financial Corp.
	Senatobia Home Finance, Inc.
	Tower Loan of Mississippi
Southaven	American General Finance, Inc.
	Blazer Financial Services, Inc.
	City Finance Company
	Commercial Credit Corporation
	Fleet Finance, Inc.
	National Home Loan Co. of MS, Inc.
	National Loans, Inc.
	d/b/a/ Third National Loans
	Norwest Financial Mississippi
	Pioneer Credit Company
	Sears Consumer Financial Corp. (2 offices)
	United Credit Corp.
Starkville	Action Financial Services
	City Finance Company
	Commercial Credit Corporation
	Credit Centers, Inc.
	First Family Financial Services
	Linley & Garrard, Inc.
	d/b/a/ Linley & Garrard Finance
	Personal Finance Corporation
	Republic Finance, Inc.
	Sears Consumer Financial Corp.
	Tower Loan of Mississippi
Taylorsville	Dixieland Finance, Inc.
Tupelo	A I C Financial Services, Inc.
	Aetna Finance Company
	American General Finance, Inc.
	American General Finance, Inc.
	BesWA Finance #2, Inc.
	Chrysler First Financial Services
	City Finance Company
	Commercial Credit Corporation
	Credit Centers, Inc.
	Danco Finance, Inc.
	d/b/a/ Dan's Finance Company
	East Heights Finance, Inc.
	Easy Finance of Tupelo
	First Family Financial Services
	Fleet Finance, Inc.
	Gulfco Finance Company
	Magnolia Financial, Inc.
	National Loans, Inc.
	d/b/a/ First National Loans
	Northwest Financial Mississippi
	Personal Finance Corporation
	Republic Finance, Inc.
	Sears Consumer Finance Corp. (4 offices)
	Statewide Mortgage Services, Inc.
	Tombigbee Finance Company, Inc.

Tupelo (continued)	Treasurer Loans, Inc. of Tupelo
	U S A Financial Services, Inc.
Tylertown	Community Credit, Inc.
	Tower Loan of Mississippi
	Walthall Finance Company
Union	Union Finance Company, Inc.
Vicksburg	Aetna Finance Company
	City Finance Company
	Commercial Credit Corporation
	Credit Centers, Inc.
	Fleet Finance, Inc.
	Merchants Credit Company
	Personal Finance Corporation
	Sears Consumer Financial Corp. (2 offices)
	Tower Corporation
	Tower Loan of Mississippi
	d/b/a/ Russell Baker Finance
Water Valley	City Finance Company
	Gulfco Finance Company
Waveland	Sears Consumer Financial Corp.
Waynesboro	Central Credit Corporation
	Central Financial Services
	City Finance Company
	First Family Financial Services
	Tower Loan Brokers of Waynesboro
	Waynesboro Money Center
West Point	City Finance Company
	Credit Centers, Inc.
	First Family Financial Services
	Personal Finance Corporation
	Pioneer Credit Company
	Republic Finance, Inc.
	Tower Loan of Mississippi
	West Point Finance Company, Inc.
Winona	Butler Finance Company
	Fidelity Underwriters, Inc.
	First Family Financial Services
	Gulfco Finance Company
	Mid-State Loan Company
Woodville	S W Loans, Inc.
Yazoo City	City Finance Company
	Credit Centers, Inc.
	First Family Financial Services
	Tower Loan of Mississippi
	United Credit Corp.

MOTOR VEHICLE SALES FINANCE LICENSEES

Alabama, Mobile	Chrysler Credit Corporation
	V W Credit, Inc.
California, Fountain Valley	Hyundai Motor Finance Company
Colorado, Denver	Household Retail Services, Inc.
Connecticut, Orange	Saab-Scania Financial Services
Delaware, New Castle	Whirlpool Financial Corporation
Florida, Casselberry	MMSA Credit Corporation
Georgia, Atlanta	C I T Group/Equipment Financing
	C I T Group/Sales Financing, Inc.
	Citicorp Acceptance Company, Inc.
	General Electric Capital Corp.
	I T T Business Services Corp.
	Navistar Financial
Duluth	Barclays American/Financial, Inc***
Roswell	American Honda Finance Corp.
Smyrna	Fleetwood Credit Corporation
Tucker	Ford Motor Credit Company
	PACCAR Financial Corporation
Illinois, Barrington	B M W Credit Corporation
Deerfield	Deutsche Credit Corporation
Wood Dale	Household Retail Services, Inc.
Iowa, Des Moines	Agricredit Acceptance Corporation
Louisiana, Baton Rouge	Toyota Motor Credit Corp.
Metairie	Ford Motor Credit Company
Michigan, Birmingham	Household Retail Services, Inc.
Buchanan	Chase Manhattan Leasing Co. (MI), Inc.
Missouri, Chesterfield	Hyundai Motor Finance Company
St. Louis	Citicorp Acceptance Company, Inc.
Mississippi, Biloxi	American General Finance, Inc.
	Automobiles, Inc.
	Ford Motor Credit Company
	General Motors Acceptance Corp.
	General Motors Corporation
	Mercury Finance Co. of Mississippi
Brandon	American General Finance, Inc.
Calhoun City	Automotive Finance Co., Inc.
Columbus	Fleet Finance, Inc.
	Norwest Financial Mississippi
Corinth	A I C Financial Services, Inc.
Greenville	A I C Financial Services, Inc.
	American General Finance, Inc.
	Fleet Finance, Inc.
	Norwest Financial Mississippi
Greenwood	General Motors Acceptance Corp.
	General Motors Corporation
Gulfport	Airport Financial Services, Inc.
	American General Finance, Inc.
	AVCO Financial Services
	Chrysler First Financial Services
	Coast Contract Buyers
	Gerry Lane Acceptance Corp.
	Gulf Coast Finance

Gulfport (continued)	Harrison Financial Services, Inc.
	Norwest Financial Mississippi
Hattiesburg	American General Finance, Inc.
	American General Finance, Inc.
	Norwest Financial Mississippi
Horn Lake	A I C Financial Services, Inc.
Indianola	Indianola Motor Company, Inc.
	d/b/a IMCO Automobile Finance
Jackson	A I C Financial Services, Inc.
	American General Finance, Inc.
	American General Finance, Inc.
	American General Finance, Inc.
	Associates Commercial Corp.
	Billy's Auto World, Inc.
	Bon Vivant Finance, Inc.
	Chrysler First Financial Services
	Fidelity Financial Services
	Fidelity Financial Services
	First Family Financial Services
	Fleet Finance, Inc.
	Ford Motor Credit Company
	General Motors Acceptance Corp.
	General Motors Corporation
	Green Tree Acceptance of Mississippi, Inc.
	M & M Auto Finance, Inc.
	Mississippi Financial Services, Inc.
	Norwest Financial Mississippi
	Shelter Financial Services
Laurel	American General Finance, Inc.
Lexington	American General Finance, Inc.
Long Beach	O.K. Auto Credit
Louisville	Fleet Finance, Inc.
Meadville	Meadville Auto, Inc.
	d/b/a C & C Motors
Meridian	American General Finance, Inc.
	American General Finance, Inc.
	Classy Cars, Inc.
	Fidelity Financial Services
	G & L Credit Corporation
	General Motors Acceptance Corp.
	General Motors Corporation
	Guaranty Finance, Inc.
	Imperial Finance, Inc.
	Total Finance, Inc.
Natchez	American General Finance, Inc .
Pascagoula	American General Finance, Inc .
Picayune	Chrysler First Financial Services
	Harrison Financial Services, Inc .
Ridgeland	Chrysler Credit Corporation
	Norwest Financial Mississippi
	V W Credit, Inc .
Senatobia	A I C Financial Services, Inc .
Southaven	American General Finance, Inc .
	City Finance Company
	Norwest Financial Mississippi
Tupelo	American General Finance, Inc .
	American General Finance, Inc .

Tupelo (continued)	Chrysler First Financial Services
	Fleet Finance, Inc .
	Ford Motor Credit Company
	General Motors Acceptance Corp.
	General Motors Corporation
	Norwest Financial Mississippi
Vicksburg	Fleet Finance, Inc.
New Jersey, Rockleigh	Volvo Finance North America, Inc.
New York, Buffalo	Marine Midland Auto. Financial d/b/a Mazda American Credit
	Marine Midland Auto. Financial d/b/a Porsche Financial Services
	Marine Midland Auto. Financial
	Saab-Scania Financial Services
	Subaru Credit Corporation
North Carolina, Charlotte	Ford Motor Credit Company
Oklahoma, Oklahoma City	C I T Group/Sales Financing, Inc.
South Dakota, Sioux Falls	Sears Consumer Financial Corp.
Tennessee,Memphis	Chrysler Credit Corp.
	Ford Motor Credit Company
	General Motors Acceptance Corp.
	General Motors Corporation
	V W Credit, Inc.
Texas, Dallas	Marine Midland Auto. Financial d/b/a Mazda American Credit
	Marine Midland Auto. Financial
	Nissan Motor Acceptance Corp.
	Security Pacific Financial Svs.
Houston	Citicorp National Services, Inc.
Richardson	General Electric Capital Corp.

MISSISSIPPI CREDIT UNIONS

DECEMBER 31, 1990

NAME	CITY	TOTAL ASSETS
Biloxi Municipal Credit Union	Biloxi	$ 3,515,466
Bryan Employee Credit Union	West Point	3,882,364
Cleveland Gov. Emp. Credit Union	Cleveland	29,304
Columbus Municipal Credit Union	Columbus	3,862,306
Delta International Emp. Credit Union	Tupelo	697,102
Dover Elevator Credit Union	Horn Lake	4,728,971
E P A Credit Union	Jackson	4,168,042
Ellisville State School Emp. Credit Union	Ellisville	1,706,966
Engineers Credit Union	Greenville	184,739
Ergon Companies Credit Union	Jackson	371,944
ESCO Newton Emp. Credit Union	Newton	878,561
Government Emp. Credit Union	MS State	366,301
Gulfport C.B.C. Credit Union	Gulfport	9,704,975
Hinds Community Col. Credit Union	Raymond	1,521,028
IBEW Local 480 Credit Union	Jackson	301,284
Industrial Employees Credit Union	Jackson	10,270,497
Ingalls Employees Credit Union	Pascagoula	62,081,478
J. C. Hospital Sys. Emp. Credit Union	Pascagoula	4,540,890
Jackson ACCO Credit Union	Jackson	2,384,410
Jackson Co. Fed. Emp. Credit Union	Pascagoula	1,289,280
Jones Co. Postal Credit Union	Laurel	1,535,157
Jones E & E Credit Union	Ellisville	318,382
M. F. I. Credit Union	Canton	110,979
Mid Delta Credit Union	Indianola	896,473
Miss. College Emp. Credit Union	Clinton	564,344
Miss. Farm Bureau Emp. Credit Union	Jackson	4,489,391
Miss. Methodist Serv. Credit Union	Jackson	1,902,222
Moss Point Credit Union	Moss Point	305,107
Murray Envelope Emp. Credit Union	Hattiesburg	499,829
Mutual Benefit Fund Credit Union	Jackson	693,119
Mutual Credit Union	Vicksburg	46,898,950
Natchez-Adams Ed. Credit Union	Natchez	644,211
North Miss. Methodist Credit Union	Pontotoc	752,660
P B & F Credit Union	Jackson	145,693
P L I Employees Credit Union	West Point	35,396
Pearl Municipal Credit Union	Pearl	228,218
Postal Credit Union	Meridian	2,781,140
Potter Employees Credit Union	Wesson	499,710
Sharkey-Issaquena Ed. Credit Union	Rolling Fork	55,283
Shippers Express Emp. Credit Union	Jackson	113,183
St. Francis Community Credit Union	Yazoo City	162,440
State Offices Credit Union	Jackson	4,028,114
Stephens-Adamson Emp. Credit Union	Clarksdale	133,947
University of So. MS. Credit Union	Hattiesburg	8,804,172
University Med. Cen. Credit Union	Jackson	10,785,676

Valley Gas Emp. Credit Union	Jackson	8,926,649
Vickers Employees Credit Union	Jackson	8,678,164
Vicksburg Railroad Credit Union	Vicksburg	8,456,835
Vickswood Credit Union	Redwood	3,733,610
TOTAL:		$233,664,962

1990 - CREDIT UNION CHANGES

ENTEX MISSISSIPPI ..... JACKSON
Merged into Entex - Houston, Texas on 6-30-90

MERIDIAN ICG ..... MERIDIAN
Merged into Meridian Mutual FCU on 1-1-90

LICENSES - SALE OF CHECKS ACT

NAME OF COMPANY	LOCATIONS
American Express Company	
dba - American Express TRS Co., Inc.	303
dba - Travelers Cheque Associates, Ltd	13
BankAmerica Corporation	
dba - BankAmerica Corp.	0
dba - BA Cheque Corporation	233
Barclays Bank PLC	
dba - Barclays Bank Travelers Cheques	156
dba - Interpayment Services Limited	165
CITICORP	
dba - CITICORP	0
dba - Citicorp Services, Inc.	135
Comdata Network, Inc.	376
GSC Enterprises, Inc.	
dba - Fidelity Express Money Order Company	0
Larson's Big Star	7
Mid-American Express Company	
dba - Mid-American Money Order Company	0
National Bonded Money Order, Inc.	147
FFP Partners, L.P.	
dba - Financial Express Money Orders Company	5
Piggly Wiggly Mid-South, Inc.	
dba - Consumer's Personal Money Order	10
The Circle K Corporation	101
Thomas Cook, Inc.	19
Travelers Express	
dba - Republic Money Orders, Inc. (Merged 12/90)	88
dba - Travelers Express Company, Inc.	805
Triple V, Inc.	7
Western Union	
dba - Western Union Financial Services, INc.	262

DEPARTMENT OF BANKING AND CONSUMER FINANCE
P. O. Drawer 23729
Jackson, Mississippi 39225-3729

Congressional Information Services
S R I
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Bethesda, MD 20814